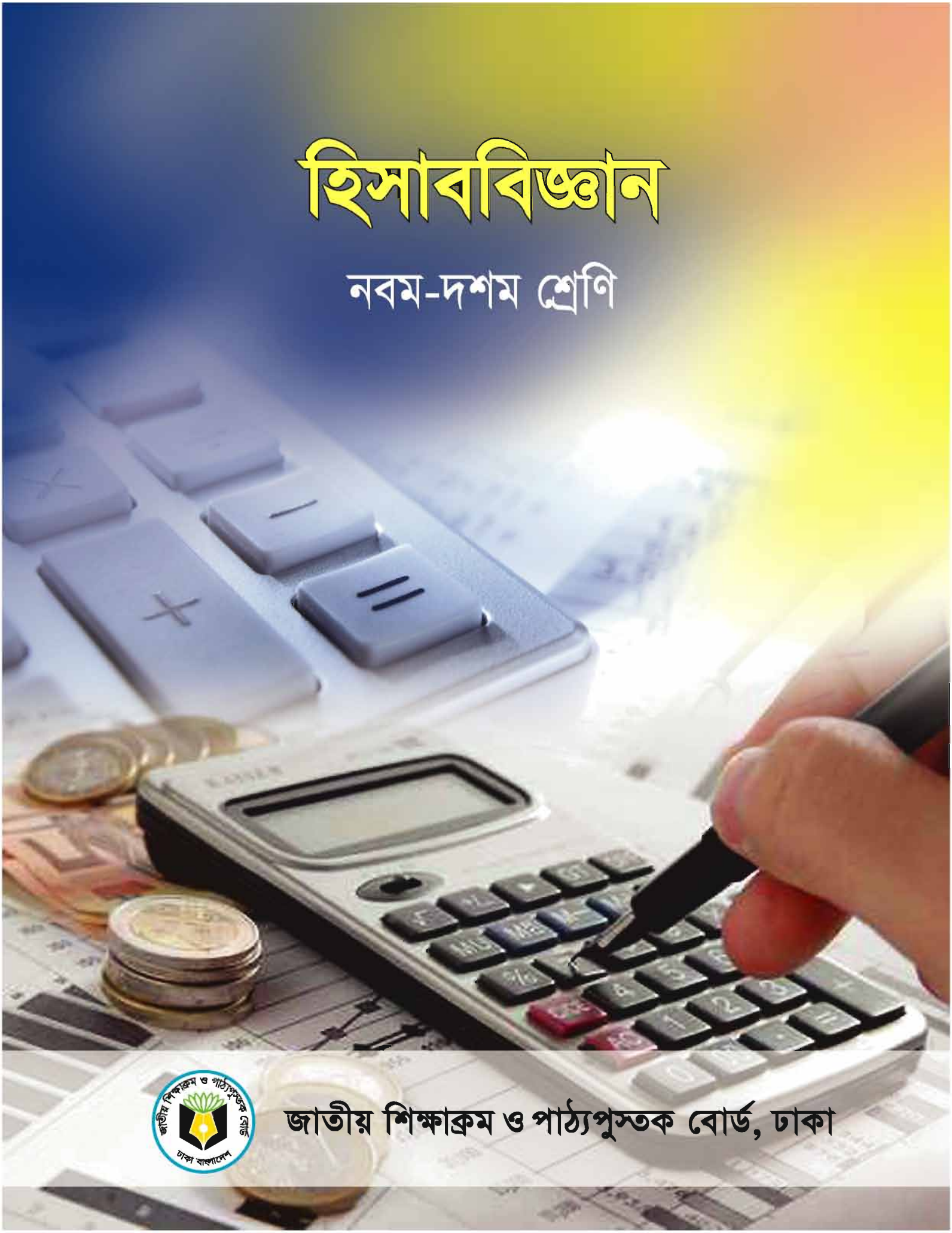
হিসাববিজ্ঞান

নবম-দশম শ্রেণি



জাতীয় শিক্ষাক্রম ও পাঠ্যপুস্তক বোর্ড, ঢাকা

wnmveweÁvb

beg-`kg †kwY

iPbvq
c‡dmi W. axgvb Kgvi †PŠaix
†gvt kIKZ Avjx
†gvnv¤§` wgRvbi ingvb

m¤úv`bvq
c‡dmi ggZvR DwÏb Avn‡g`

RvZxq wk¶vµg I cvV¨c¯–K †evW
69-70 gwZwSj ewYwR¨K GjvKv, XvKv-1000
KZK cKwkZ|

[cKvkK KZK me¯^Z msiw¶Z]
cix¶vgjK ms¯‹iY

c_g cKvk : A‡±vei, 2012

cvV¨c¯–K cYq‡b mgš^qK
†gvnv¤§` gwbij Bmjvg

Kw¤úDUvi K‡¤úvR
Kvjvi MwdK

c”Q`
m`kb evQvi
mRvDj Av‡e`xb

wWRvBb
RvZxq wk¶vµg I cvV¨c¯–K †evW

miKvi KZK webvg‡j¨ weZi‡Yi Rb¨

g`‡Y :

cm½-K_v

wk¶v RvZxq Rxe‡bi me‡ZvgLx Dbq‡bi cekZ| Avi `“Z cwieZbkxj we‡ki P¨v‡jÄ †gvKv‡ejv K‡i evsjv‡`k‡K Dbqb I mgw×i w`‡K wb‡q hvIqvi Rb¨ c‡qvRb mwkw¶Z Rbkw³| fvIv Av‡›`vjb I gw³h‡×i †PZbvq †`k Movi Rb¨ wk¶v_xi Aš—bwnZ †gav I m¤vebvi cwicY weKv‡k mvnvh¨ Kiv gva¨wgK wk¶vi Ab¨Zg j¶¨| GQvov cv_wgK ¯‡i AwRZ wk¶vi †gŠwjK Ávb I `¶Zv m¤cmwiZ I mmsnZ Kivi gva¨‡g D”PZi wk¶vi †hvM¨ K‡i †Zvjv‡I G ¯‡ii wk¶vi D‡Ïk¨| ÁvbvR‡bi GB cwµqvi wfZi w`‡q wk¶v_x‡K †`‡ki A_‰bwZK, mvgvwRK, mvs¯‹ZK I cwi‡ekMZ cUfwgi †cw¶‡Z `¶ I †hvM¨ bvMwiK K‡i †Zvjv‡I gva¨wgK wk¶vi Ab¨Zg we‡eP¨ welq|

RvZxq wk¶vbxwZ-2010 Gi j¶¨ I D‡Ïk¨‡K mvg‡b †i‡L cwigvwRZ n‡q‡Q gva¨wgK ¯‡ii wk¶vµg| cwigvwRZ GB wk¶vµ‡g RvZxq Av`k, j¶¨, D‡Ïk¨ I mgKvjxb Pwn`vi cwZdjb NUv‡bv n‡q‡Q, †mB mv‡_ wk¶v_x‡`i eqm, †gav I MnY ¶gZv Abhvqx wkLbdj wbaviY Kiv n‡q‡Q| GQvov wk¶v_xi ˆbwZK I gvbweK gj¨‡eva †_‡K ïi“ K‡i BwZnvm I HwZn¨ †PZbv, gnvb gw³h‡×i †PZbv, wkí-mwnZ¨-ms¯‹wZ‡eva, †`k‡cg‡eva, cKwZ-†PZbv Ges ag-eY-†MvÎ I bvix-ci“l wbwe‡k‡l mevi cwZ mgghv`v‡eva RvMZ Kivi †Póv Kiv n‡q‡Q| GKwU weÁvbgb¯‹ RwZ MV‡bi Rb¨ Rxe‡bi cwZwU †¶‡Î weÁv‡bi ¯^Zt ù Z c‡qvM I wWwRUvj evsjv‡`‡ki icKí-2021 Gi j¶¨ ev¯evq‡b wk¶v_x‡`i m¶g K‡i †Zvjvi †Póv Kiv n‡q‡Q|

bZb GB wk¶vµ‡gi Av‡jv‡K cYxZ n‡q‡Q gva¨wgK ¯—‡ii cvq mKj cvV¨c¯—K| D³ cvV¨c¯—K cYq‡b wk¶v_x‡`i mvg_¨, ceYZv I ce AwfÁZv‡K ¸i‡Zi m‡½ we‡ePbv Kiv n‡q‡Q| cvV¨c¯—K¸‡jvi welq wbevPb I Dc¯vc‡bi †¶‡Î wk¶v_xi mRbkxj cwZfvi weKvk mva‡bi w`‡K we‡klfv‡e ¸iZ †`lqv n‡q‡Q| cwZwU Aa¨v‡qi ïi‡Z wkLbdj h³ K‡i wk¶v_xi AwRZe¨ Áv‡bi Bw½Z c`vb Kiv n‡q‡Q Ges wewPÎ KvR, mRbkxj ck I Ab¨vb¨ ck ms‡hvRb K‡i gj¨vqb‡K mRbkxj Kiv n‡q‡Q|

wnmvewÁvb cvV¨c¯—KwU GKwesk kZ‡Ki mPbvj‡M cwiewZZ mg‡qi †c¶vc‡U wk¶v_x‡`i Pwn`v I `wófw½i e¨vcK cwieZ‡bi cUfwg‡Z cwigvwRZ KwiKjv‡gi Av‡jv‡K beg-`kg †kwYi Rb¨ iPbv Kiv n‡q‡Q|

GKwesk kZ‡Ki A½xKvi I cZ¨q‡K mvg‡b †i‡L cwigvwRZ wk¶vµ‡gi Av‡jv‡K cvV¨c¯—KwU iwPZ n‡q‡Q| Kv‡RB cvV¨c¯—KwUi Avi I mgw×mva‡bi Rb¨ †h‡Kv‡bv MVbgjK I hw³m½Z civgk¸i‡Zi m‡½ we‡ewPZ n‡e| cvV¨c¯—K cYq‡bi wecj Kgh‡Ái g‡a¨ AwZ ¯^í mg‡q c¯—KwU iwPZ n‡q‡Q| d‡j wKQ fjÎwU †_‡K †h‡Z cv‡i| cieZx ms¯‹iY¸‡jv‡Z cvV¨c¯—KwU‡K Avi I m›`i, †kvfb I ÎwUg³ Kivi †Póv Ae¨vnZ, _vK‡e| evbv‡bi †¶‡Î AbmZ n‡q‡Q evsjv GKv‡Wgx KZK cYxZ evbvbixwZ|

cvV¨c¯—KwU iPbv, m¤úv`bv, bgbv ckw` cYqb I cKvkbvi Kv‡R hviv AvšwiKfv‡e †gav I kg w`‡q‡Qb Zv‡`i ab¨ev` Ávcb KiwQ| cvV¨c¯—KwU wk¶v_x‡`i Avbw›`Z cvV I cZ¨wkZ `¶Zv ARb wbwðZ Ki‡e e‡j Avkv Kwi|

c‡dmi †gvt †gv¯—dv Kvgvj DwÏb
†Pqvig¨vb
RvZxq wk¶vµg I cvV¨c¯—K †evW, XvKv

mPxcÎ

Aa¨vq	weeiY	côv bs
1	wnmvewÉvb cwiwPwZ	1-7
2	†jb‡`b	8-22
3	`ÛZidv `wLjv c×wZ	23-34
4	gjab I gbvdv RvZxq †jb‡`b	35-44
5	wnmve	45-54
6	Rv‡e`v	55-73
7	LwZqvb	74-95
8	bM`vb eB	96-116
9	†ilqvwgj	117-133
10	Avw_K weeiYx	134-172
11	c‡Y¨i µqgj¨, Drcv`b e¨q I weµqgj¨	173-187
12	cwievwiK I AvZ¥Kgms¯vbgjK D‡`¨v‡Mi wnmve	188–204

c_g Aa¨vq

wnmveweÁvb cwiwPwZ

e¨w³, cwZôvb Z_v mgv‡Ri cwZwU †¶‡Î A_ m¤úwKZ NUbv cwijw¶Z nq| G mKj NUbvi msL¨v AMwYZ I ^ewPÎ¨gq| wbw`ó c×wZ I †KŠkj e¨ZxZ G mKj Aww_K NUbvi mvgwMK djvdj I cfve Rvbv KwVb| GKgvÎ wnmveweÁvb n‡"Q H kv¯¿ ‡hLv‡b msNwUZ Aww_K NUbvmg‡ni mvgwMK cfve I djvdj wbY‡qi c×wZ I †KŠkj Av‡jvPbv Kiv nq| cwZôv‡bi Af¨šixY I ewn¨K wewfb c¶ wnmve Z_¨ Rvb‡Z me`v AvMnx| ZvB wnmveweÁvb Aww_K †jb‡`bmg‡ni msi¶Y I chv‡jvPbvi gva¨‡g G‡`i cfve I djvdj wbYq K‡i wewfb c¶‡K cwZ‡e`b AvKv‡i AewnZ K‡i|





wPÎ : cwi‡ek I wnmveweÁvb

GB Aa¨vq †k‡l AvgivÑ

- wnmveweÁv‡bi avivYv eYbv Ki‡Z cvie|
- wnmveweÁv‡bi D‡Ïk¨ eYbv Ki‡Z cvie|
- wnmveweÁv‡bi c‡qvRbxqZv I ¸iZ e¨vL¨v Ki‡Z cvie|
- wnmveweÁv‡bi DrcwË I µgweKvk e¨vL¨v Ki‡Z cvie|
- wnmve Z‡_¨i e¨envi Kvix‡`i kbv³ Ki‡Z cvie|
- gj¨‡eva I Reve w`wnZv mwó‡Z wnmve weÁv‡bi fwgKv we‡klY Ki‡Z cvie|
- mgvR I cwi‡e‡ki mv‡_ wnmve e¨e¯’v m¤úK eYbv Ki‡Z cvie|
- ^`bw›`b, e¨w³MZ, cwiewiK I cwZôvbK KgKv‡Û wnmve ivL‡Z AvMnx ne|

wnmvewÁv‡bi avivYv

wnmvewÁvb Ggb GKwU welq hv cvV K‡i †Kvb e¨w³ ev cwZôv‡bi hveZxq Aw_K Kvhvejx †hgb- LiP cwi‡kva, Avq Av`vq, m¤ú` µq I weµq, cY¨ µq I weµq, †`bv`vi n‡Z Av`vq Ges cvIbv`vi‡K cwi‡kva BZ¨w` wnmv‡ei eB‡Z môfv‡e wjwce× Kiv hvq Ges wbw`ó mgq †k‡l Aw_K Kvhvejxi djvdj Rvbv hvq| wnmvewÁvb wel‡q e¨emv‡qi Aw_K †jb‡`b wjwce×KiY, †kwbe×KiY, e¨vL¨vKi‡Yi c×wZ Av‡jvPbv Kiv nq| Gi d‡j e¨emv cwZôv‡bi Aw_K Ae¯’vi cwieZb wbYq Kiv hv‡e Ges Gme Z_¨vejx e¨emvq cwZôv‡bi wewfb wm×vš Mn‡Y mvnvh¨ Ki‡e| wnmvewÁv‡bi Ávb e¨envi K‡i wnmv‡ei wewfb weeiYx I cwZ‡e`b c¯‘Z Kiv nq hvi gva¨‡g cwZôv‡bi Aw_K Ae¯’v Rvbv hvq| ZvB wnmvewÁvb‡K Ôe¨emv‡qi fvlvÕ ejv nq|

wnmvewÁvb n‡”Q H Ávb, hv AR‡bi gva¨‡g Aw_K NUbvmgn wnmv‡ei wbw`ó eB‡Z h_vh_fv‡e wjwce×, †kwYe× I we‡klY K‡i e¨w³ ev cwZôv‡bi mvgwMK djvdj I Aw_K Ae¯’v wbicY Kiv hvq|

KvR: GKwU e¨emvq cwZôv‡bi hveZxq Aw_K Kvhvejxi ZwjKv Ki|

wnmvewÁv‡bi D‡Ïk¨ I c‡qvRbxqZv :

1. †jb‡`bmgn mwVKfv‡e wnmv‡ei eB‡Z wjwce×KiY e¨ZxZ cwZôv‡bi Aw_K djvdj I Aw_K Ae¯’v m¤ú‡K Rvbv m¤e bq| ZvB wnmvewÁv‡bi mec_g D‡Ïk¨ †jb‡`bmgn‡K mwbw`ó c×wZ AbmiY K‡i mwVKfv‡e wnmv‡ei eB‡Z wjwce× Kiv|
2. wnmvewÁv‡bi Ab¨Zg cavb D‡Ïk¨ Aw_K djvdj I Aw_K Ae¯’v wbicY Kiv| jvf¶wZi cwigvY wbY‡qi gva¨‡g e¨emv‡qi MwZ cKwZ m¤ú‡K avivYv jvf Kiv m¤e| hveZxq Avq I e¨q mwVKfv‡e wjwce×Ki‡Yi gva¨‡g e¨emv‡qi jvf-¶wZ wbYq Kiv m¤e|
3. cwZôv‡bi m¤ú`, `vq I gwjKvbv m‡Zi cwigvY wbY‡qi gva¨‡g Aw_K Ae¯’v m¤ú‡K cY½ avivYv jvf Kiv m¤e|
4. e¨q wbqš‡Yi gva¨‡g cwZôv‡bi Kw•¶Z djvdj ARb Kiv m¤e| wnmvewÁvb e¨emv‡qi hveZxq e¨q mwVKfv‡e wjwce×Ki‡Yi gva¨‡g e¨q wbqš‡Y mnvqZv K‡i|
5. e¨emvq cwZôv‡b cZvivYv I Rwjqw‡Z †iv‡a wnmvewÁv‡bi †Kvb weKí †bB| h_vh_ wnmvei¶‡Yi gva¨‡g cZvivYv I Rwjqw‡Z †iv‡ai cvkvcwk Zv wbqšY KivI m¤e|
6. Aw_K Z_¨vejx msMkó c¶‡K Rvbv‡bv Ges e¨emv‡qi wewfb wm×vš Mn‡Y e¨envi Kiv|
7. cwZôv‡bi GKwaK eQ‡ii Aw_K weeiYxi Zjbvgj we‡kl‡Yi gva¨‡g DbœZ I Aebœvi wewfb w`K wPwýZceK c‡qvRbxq c`‡¶c †bqv m¤e|
8. wewfb †mevgjK Agbdv‡fvMx cwZôvb †hgb- ¯<j, K‡jR, nvmcvZvj, Kve I †mvmvBwU‡Z wewfb Drm n‡Z A‡_i AvMgb I ewnMg‡bi cwigvY mwVKfv‡e wjwce× K‡i wbw`ó mgqv‡šÍ G mKj cwZôv‡bi wewfb wnmv‡ei DØË wbYq Kiv hvq|
9. miKvi wewfb Drm n‡Z Ki, ïé, f¨vU av‡hi gva¨‡g ivR¯^ Av`vq K‡i Ges wewfb wbqwgZ I Dbqbgj KL‡Z e¨q K‡i| miKv‡ii GmKj Kvhvejx môfv‡e m¤úv`‡bi Rb¨ wnmvewÁvb mnvqK fwgKv cvjb K‡i|

ZvQvov wnmv‡ei eB Ges msMÖn `vjjv` cwZôv‡bi wewfb Kv‡R jv‡M †hgb e¨vsK ev FY`vbKvix cwZôvb n‡Z FY MnY, c‡Y¨i weµqgj¨ wbaviY, fweh¨r Kvhµg wbaviY BZ¨vw`| m›`i, mksLj I wgZe¨qx Rxeb MV‡bi Rb¨ wnmve ivLvi c‡qvRbxqZv Acwimxg| h_vh_ wnmve bv ivL‡j cwZôv‡bi fvj I Lvivc w`K¸wj Rvbv hv‡e bv| mwVKfv‡e wnmve msi¶‡Yi gva¨‡g e¨w³ I cwZôv‡bi e¨q wbqšÍY K‡i AcPq †iva Ges Aw_K m"QjZv ARb Kiv m¤e|

KvR: †Zvgvi ^`b»`b Rxe‡b wnmvewÉvb Kxfv‡e mvnvh¨ Ki‡Z cv‡i e‡j g‡b Ki?

wnmvewÉv‡bi DrcwË I µgweKvk :
mf¨Zvi mPbv n‡Z gvbl wewfb ¸iZcY NUbv ev wnmve Mv‡Qi Mv‡q, ¸nvq ev cv_‡i wPý w`‡q ivLZ| GK mgq gvbl mgvRe× n‡q emevm ïi Kij Ges KwlKvR Avi¤ Kij| N‡i `vM †K‡U Ges iwk‡Z wMU w`‡q dmj I gR‡`i wnmve ivLv wkLj| Av‡¯Í Av‡¯Í gvb‡li msL¨v ew× cvq, mgvR we¯Ívi jvf K‡i, wewbgq c_v Pvj nq, g`vi cPjb nq Ges e¨emv-ewYR¨ ïi nq| µq-weµq, Rgv-LiP, †`bv-cvIbv Ges Ab¨vb¨ †jb‡`b wnmv‡ei eB‡Z As‡Ki gva¨‡g †jLv ïi nq| 1494 wLóv‡ã jKv c¨wmlwj bv‡g GKRb BZvjxq MwYZwe` Ômo¤§v wW Gwi_‡gwUKv wRI‡gwUqv c‡cvikwb‡qU c‡cvikbwjUvÕ bv‡g GKwU MÖš’ wj‡Lb Ges G‡Z wnmvei¶‡bi gj bxwZ-Ò`ÓZidv `wLjvi (**Double Entry**) Ó e¨vL¨v Kiv nq|

mg‡qi cwieZ‡bi mv‡_ mv‡_ weÁvb, chw³ Ges e¨emv-ewY‡R¨il AMMwZ nq Ges GiB d‡j wnmve weÁv‡bil DbœZ nq| e¨emvq †hgb †QvU †_‡K eo n‡Z _v‡K †Zgwb Gi cwiwal ew× †c‡Z _v‡K| e¨w³MZ I cwiewiK Rxe‡bi cvkvcwk e¨emvqx, Ae¨emvqx, miKwi, †emiKwi, gbvdv‡fvMx I Agbvdv‡fvMx mKj ai‡bi cwZôv‡b wnmvewÉv‡bi e¨envi cwijw¶Z nq|

weÁvb I chw³i DbœZi mv‡_ wnmvewÉv‡bi DbœZ m¤úwKZ| eZgvb Kw¤úDUv‡ii h‡M eo eo cwZôv‡b wnmv‡ei eB nv‡Z wjLvi cwie‡Z Kw¤úDUv‡i Kiv nq| d‡j mgq I kg jvN‡ei cvkvcwk c‡qvRbxq wm×vš `"Z MnY Kiv cwZôv‡bi c‡¶ mnR nq|

KvR: weÁvb I chw³ Kxfv‡e wnmvewÉv‡bi DbœZ NUvq?

wnmve Z‡_¨i e¨enviKvix :



wnmvewÉvb‡K GKwU ÒZ_¨ e¨e¯’vÓ (Information System) bv‡g AwfwnZ Kiv nq| Af¨šixY I ewn¨K wewfb e¨envi Kvixi Pwn`v we‡ePbv K‡iB †jb‡`bmgn wnmv‡ei eB‡Z wjwce× I Aw_K weeiYx AvKv‡i c¯Z Kiv nq|

Af¨šixY e¨envi Kvix :
gwjK I e¨e¯nvcK : wnmvei ¶K wnmv‡ei eB Ges mswkó KvMRcÎ ^Zix K‡ib| e¨emv‡qi gwjK Ges Zvi e¨e¯’vcK GBme wnmve weeiYx †_‡K e¨emv‡qi jvf-¶wZ I Aw_K Ae¯’vi cwigvY I cwieZb Rvb‡Z cv‡ib| d‡j fwel¨r Kg cwiKíbv MnY Ki‡Z cv‡ib|

ewn¨K e¨envi Kvix :

1. FY c`vbKvix : cwZôvb‡K FY mieiv‡ni c‡e FY cwi‡kva ¶gZv hvPvB‡qi Rb¨ FY c`vbKvix cwZôvb e¨emv‡qi hveZxq wnmve chv‡jvPbv K‡iB FY mieivn K‡i _v‡K|
2. miKvi : miKv‡ii mswkó KZc¶ e¨emv‡qi wnmve n‡Z h_vh_fv‡e ïé, f¨vU, Ki Ges AvqKi cwi‡kva Kiv n‡"Q wK bv Zv wbwðZ n‡Z Ges c‡qvRbxq c`‡¶c MnY Ki‡Z cv‡ib|
3. cvIbv`vi : evKx‡Z cY¨ weµ‡qi c‡e e¨emv‡qi `vq cwi‡kva ¶gZv hvPvB K‡iB mieivnKvix e¨w³ I cwZôvb cY¨ mieivn K‡ib| msiw¶Z wnmve n‡Z mn‡RB GB aviYv jvf Kiv m¤e|
4. KgPvix I KgKZv : e¨emv‡qi kwgK, KgPvix I KgKZvMY Zv‡`i cvß m‡hvM mweavi h_v_Zv wePvi Ges b¨vh¨ Ask Av`v‡qi Rb¨ Aw_K weeiYxi mnvqZv MnY K‡i|

GQvovI, wnmve wbix¶K, wewb‡qvMKvix, †fv³v Ges Ab¨vb¨ mswkó e¨w³ I cwZôvb wnmve Z_¨ e¨envi K‡i _v‡Kb|

| KvR : wnmve Z‡_¨i Af¨šixY I ewn¨K e¨envi Kvix‡`i c_K ZwjKv c¯‘Z Ki| |
|---|

mgvR I cwi‡e‡ki mv‡_ wnmve e¨e¯’vi m¤úK :

wnmvewÉvb ïa gbvdv wbY‡qi Rb¨B e¨envi Kiv nq bv| gbvdv wbY‡qi cvkvcwk e¨emvq cwZôvb KZK mgvR Ges cwi‡e‡kiI hv‡Z †Kvb iKg ¶wZ bv nq wnmvewÉvb †mw`KwU‡ZI Ae`vb iv‡L| wb‡gi D`vniY¸‡jv †_‡K mgvR I cwi‡ek m¤ú‡K wnmvewÉv‡bi KiYxq eSv hv‡e|



1. Rjevq `lY †iv‡a cwZôvb wKQ A_ LiP Ki‡e Ges wnmvewÉvbx Zvi wnmve ivL‡e Ges †m wnmve †_‡K eSv hv‡e e¨emvi gwjK mgvR Ges cwi‡ek m¤ú‡K KZUK mRvM| we‡kl K‡i †Zj †Kv¤úvwb¸‡jv evq `l‡Y †iv‡a A‡bK e¨q K‡i _v‡K|
2. wkí-KviLvbv †_‡K wbMZ †avqv Avkcv‡ki cwi‡ek I gvbe ¯^v‡¯’¨i ¶wZ K‡i| e¨emv‡qi gwjK I wnmvei ¶K‡K Gi cwZ‡iv‡a A_ LiP Ki‡Z nq, wnmve ivL‡Z nq Ges G wel‡q miKv‡ii wbqgbxwZ‡K AbmiY K‡i Pj‡Z nq|

3. cY¨ ^Zix‡Z ¯^v¯'¨m¤§Z KvPvgvj e¨envi Kiv nq, h_vm¤e Kg we`¨r LiP Kiv nq, hšcwZi kã Kg n‡Z nq Ges AveRbv mwVK ¯'v‡b †dj‡Z nq| Gme KvR Kivi Rb¨ wKQ A_ LiP nq| wnmvei ¶K‡K G Li‡Pi Rb¨ A_ eiv‡Ï i cvkvcwk e¨q Kiv A‡_i h_vh_ wnmve ivL‡Z nq|
4. cwZwU e¨emvq cwZôvb‡K mvgwRK `vqe×Zvi Ask wnmv‡e mgv‡Ri Rb¨ wKQ LiP Ki‡Z nq †hgb- Mwie I †gavex QvÎ‡`i ewË c`vb| G Rb¨ cwZôvb erm‡i KZ UvKv LiP Kij Zvi wnmve ivL‡Z nq|

| KvR: mgvR Ges cwi‡e‡ki wnZKi KvR Ki‡Z GKwU e¨emv‡qi Kx Kx e¨q nq Zvi GKwU ZwjKv Ki| |
|---|

gj¨‡eva mwó‡Z I Revew`wn cwµqvq wnmvewÁv‡bi fwgKv :

gj¨‡eva n‡jv e¨w³ I mgv‡Ri wPšv-†PZbv, wekvm, a¨vb-aviYv cfwZi mgš^‡q `xNw`b a‡i M‡o IVv GKwU gvb`Ê hvi Øviv gvbl †Kvb wel‡qi fvj-g›` wePvi K‡i fv‡jv‡K MnY I g›`‡K eRb K‡i| wb‡g gj¨‡eva mwó‡Z wnmvewÁvb wKfv‡e mnvqZv K‡i Zv Av‡jvPbv Kiv njÑ

1. mZZv I `wqZ‡ev‡ai weKvk : wnmvei ¶‡Yi †¶‡Î wnmvewÁv‡bi ixwZ bxwZ I Kjv‡KšÍkj h_vh_ fv‡e AbmiY Kiv n‡j Aww_K `bxwZ, Rwjqw`Z, m¤ú` BZ¨w`i Dci wbqšY _v‡K Ges wnmv‡ei ¯^"QZv ew× cvq| Avi eQ‡ii ci eQi Gi Abmi‡Yi gva¨‡g mswkó e¨w³‡`i I `wqZ‡eva weKwkZ nq|
2. FY cwi‡kva m‡PZbZv mwó : wnmvewÁvb FY MnxZv‡`i g‡a¨ FY cwi‡kv‡a m‡PZbZv mwó K‡i Ges Zv‡`i gj¨‡eva RvMZ K‡i| d‡j FY †Ljvcx nevi m¤vebv nvm cvq|
3. agxq gj¨‡eva mwó : mwóKZv c`Ë m¤ú‡`i mô e¨envi Ges Ac‡qvRbxq e¨q cwinvi agxq gj¨‡ev‡ai Ask| mwVK wnmve msi¶Y Ki‡j e¨w³ I cwZôvbK chv‡q Avq e‡S e¨q Kivi gvbwmKZv mwó I m¤ú‡`i mwVK e¨envi wbwðZ nq|
4. mgvR I iv‡ói cwZ `wqZ‡eva mwó : miKv‡ii Av‡qi Ab¨Zg Drm¸‡jv n‡"Q f¨vU, Kv÷gm wWDwU, AvqKi cfwZ| wnmvewÁv‡bi h_vh_ c‡qv‡Mi gva¨‡g mwVK Avq I e¨q wbYq Kiv m¤e| d‡j Ki dwK †`Iqvi ceYZv †jvc cvq|
5. Rwjqw`Z I cZviYv cwZ‡iva : mô wnmve e¨e¯'v cPwjZ _vK‡j m¤ve¨ kw¯Í I `bv‡gi f‡q cwZôv‡bi KgPvix I KgKZv‡`i g‡a¨ Rwjqw`Z, Znwej ZQic, cZviYvmn wewfb Awbq‡gi ceYZv nvm cvq|

Revew`wnZvq wnmvewÁvb :

wbw`ó Kvh m¤úv`‡bi `wqZ mwbw`ó n‡j Kv‡Ri djvd‡ji Rb¨ mswkó e¨w³‡K Zvi Kv‡Ri Rb¨ `vqx Kiv hvq| wb‡Ri Kv‡Ri Rb¨ ZZxq c‡¶i wbKU `vqe×ZvB Revew`wnZv| GB Revew`wnZv Kvhµg‡K MwZkxj ivLvi †¶‡Î wnmvewÁv‡bi fwgKv D‡jL Kiv njÑ

K) e¨emvq cwZôv‡bi Af¨šixY Revew`wnZv : AvaywbK we‡K›`xKiY e¨e¯'vq Av‡qi Rb¨, e¨‡qi Rb¨ I wewb‡qv‡Mi Rb¨ wbw`ó e¨w³MY‡K cY ¶gZv †`Iqv nq, hv‡Z K‡i `wqZcvj‡b cY gb‡hvM c`vb m¤e nq Ges wbw`ó wnmveKvj †k‡l AwcZ `wq‡Zi djvdj m¤ú‡K EaŸZb KZc‡¶i c‡ki Revec`v‡bI m¶g nq|

L) gwjK, FY`vZv I wewb‡qvMKvix‡`i wbKU Revew`wnZv : cwZôv‡bi wnmvei ¶Y I e¨e¯'vcbvq wb‡qwRZ e¨w³e‡Mi GB g‡g Revew`wn Ki‡Z nq †h, c¯'ZKZ weeiYx‡Z cwZôv‡bi mwVK wPÎ Z‡j aiv n‡q‡Q

wKbv, wewb‡qvMKZ A‡_i mwVK e¨envi KZUK wbwðZ n‡q‡Q, AwRZ gbvdv I cv°vjZ gbvdvi msMwZ i¶v n‡q‡Q wKbv BZ¨w`| Gic Revew`wnZvi Abcw¯'wZ‡Z Aww_K Abww_K mKj †¶‡Î Pig wek•Ljv I AebwZ cwijw¶Z nq|

M) miKv‡ii wbKU Revew`wnZv : miKvi KZK wbawiZ wewfb wbqg bxwZ h_vh_fv‡e cvjb K‡i cwZôvb cwiPwjZ n‡"Q wKbv Ges h_vh_fv‡e ïé, f¨vU I Ki cwi‡kva Kiv n‡"Q wKbv Zv †`Lvi AwaKvi miKv‡ii mswkó c¶mg‡ni i‡q‡Q| h_vh_ wnmve msi¶‡Yi gva¨‡g GB Revew`wnZv wbwðZ Kiv m¤e|

Abkxjbx

eûwbewPwb ck

1| wnmvewÁvb -

K) mgv‡Ri G‡Ki mv‡_ A‡b¨i m¤úK Av‡jvPbv K‡i
L) Drcv`b e¨e¯'vi Av‡jvPbv K‡i
M) cY¨ µq Ges weµ‡qi wnmve iv‡L
N) hveZxq Aww_K †jb‡`‡bi wnmve iv‡L, †kYxwefvM K‡i Ges e¨vL¨v K‡i

2| wK‡m e¨emvq cwZôv‡bi Kw•¶Z djvdj ARb m¤e?

K. m¤ú` µ‡qi d‡j
L. mwVK wm×vš wb‡j
M. e¨q wbqš‡Yi gva¨‡g
N. cY¨ µ‡qi Øviv

3| GKwU e¨emv‡qi wnmve Z‡_¨i Af¨šixY e¨envi Kvix Ñ
(i) gwjK
(ii) e¨e¯'vcK
(iii) FY c`vbKvix e¨vsK
wb‡Pi †KvbwU mwVK?

K) i
L) ii
M) i I ii
N) i, ii I iii

4| weÁvb I chw³

K) wnmvei¶Y‡K msKwPZ K‡i
L) wnmvei¶Y‡K e¨qeûj K‡i Z‡j
M) wnmvei¶‡Yi MwZ †iva K‡i
N) wnmvei¶‡Yi DbwZ NUvq

5| wnmvewÁvb‡K wK bv‡g AwfwnZ Kiv nq ?

K) wnmve e¨e¯'v
L) Z_¨ e¨e¯'v
M) wbix¶v e¨e¯'v
N) weeiYx e¨e¯'v

6| cwZôv‡bi Kw•¶Z djvdj ARb Kiv m¤eÑ

K) m¤ú` ew×i gva¨‡g
L) `vq nv‡mi gva¨‡g
M) e¨q wbqš‡Yi gva¨‡g
N) e¨q ew×i gva¨‡g

7| †mevgjK Agbvdv‡fvMx cwZôv‡bi D`vniY-
i) wk¶v cwZôvb
ii) weÁvcbx ms¯'v
iii) Kw¤úDUvi †givgZKvix cwZôvb

wb‡Pi †KvbwU mwVK?
K) i L) ii I iii
M) i I ii N) i I iii

8| wnmvewÉv‡bi Ab¨Zg cavb D‡Ïk¨ njÑ
i) Aww_K djvdj wbYq ii) e¨q wbqšY iii) Aww_K Ae¯'v wbYq

wb‡Pi ‡KvbwU mwVK?
K) i L) ii I iii M) i I ii N) i I iii

9| GKwU cwZôvb mgvR I cwi‡e‡ki cwZ Ae`vb iv‡LÑ
i) cY¨ ^Zwi‡Z we‡`kx KvPvgvj e¨envi K‡i
ii) cY¨ ^Zwi‡Z †`kx KvPvgvj e¨envi K‡i
iii) Mwie I †gavex QvÎ‡`i ewË c`vb K‡i

wb‡Pi †Kv‡bwU mwVK?
K) ii L) ii I iii M) i I ii N) i I iii

wb‡gi Z_¨ †_‡K 10 I 11 bs c‡ki DËi `vI :
Ww: iwKe nvmvb Zvi wKwb‡Ki Aww_K †jb‡`‡bi wnmve h_vh_fv‡e msi¶Y K‡ib| eQi †k‡l Zvi e¨w³MZ Ki wbaviY cwµqv mnR I ¯^í mg‡q m¤e nq| d‡j AvqKi KZc¶ Zvi wnmve wbKvk ivLvi cwµqvq m‡švl cKvk K‡ib|

10| A‡_i Av`vb c`vb mwVKfv‡e wjwce× Kiv wK‡mi D‡Ïk¨?
K. e¨emv‡qi L. †`bv-cvIbvi M. wnmve wjwce×Ki‡Yi N. wnmve weÁv‡bi

11| Ww: iwKe nvmv‡bi wKwb‡Ki wnmve mwVKfv‡e msi¶Y Ki‡j mnvqK n‡eÑ
i. weµq ew×‡Z ii. gj¨‡eva mwó‡Z iii. Ki wbavi‡Y

wb‡Pi †KvbwU mwVK?
K. i L. ii
M. ii I iii N. i I ii

wØZxq Aa¨vq

†jb‡`b

gvbl mcvPxbKvj †_‡KB ^`bw›`b Rxe‡b wnmve e¨e¯’vi c‡qvRbxqZv Abfe K‡i Avm‡Q| Aww`Kv‡j c‡Z¨‡K Zvi cvZ¨wnK Rxe‡bi c‡qvRb¸‡jv †gUv‡bvi Rb¨ wb‡R‡`i g‡a¨ cY¨ wewbgq KiZ| †h NUbv¸‡jv ‡Kvb e¨w³ ev cwZôv‡bi Aww_K Ae¯’vi cwieZb K‡i †Kej H NUbv¸‡jv †_‡KB †jb‡`‡bi Rb¥ nq | mZivs †`Lv hv‡”Q mKj NUbvB †jb‡`b n‡e bv| e¨emv‡qi cKZ Aww_K wPÎ cvevi Rb¨ ïa A_ m¤úwKZ NUbv¸‡jvB e¨emvq cwZôv‡bi †jb‡`b wn‡m‡e wPwýZ Kiv nq|





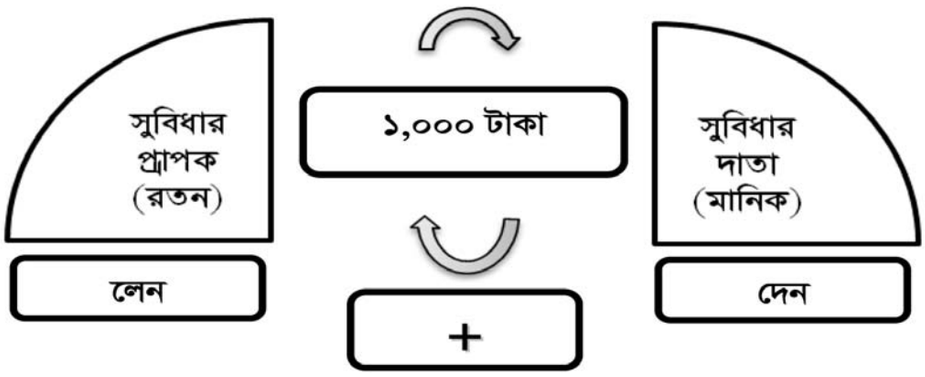
GB Aa¨vq †k‡l Avgiv Ñ

- †jb‡`‡bi avivYv e¨vL¨v Ki‡Z cvie|
- †jb‡`‡bi cKwZ kbv³ Ki‡Z cvie|
- wnmve mgxKiY we‡klY Ki‡Z cvie|
- wnmve mgxKi‡Y e¨emvwqK †jb‡`‡bi cfve e¨vL¨v Ki‡Z cvie|
- e¨emvq cwZôv‡bi †jb‡`‡bi Drm `wjjw` ZwjKv ^Zwi K‡i eYbv Ki‡Z cvie|
- †jb‡`‡bi mg_‡b c‡qvRbxq `wjjw` h_vh_fv‡e c¯ÍZ Ki‡Z cvie|

†jb‡`‡bi avivY :

AvavbK mgvR e¨e¯’vq wnmve wjwce×Ki‡Yi †¶‡Î †jb‡`b kãwUi A_ AZ¨š¿iZcY| e¨emvq RM‡Z wewfb NUbvi D™e nq| wKš mg¯Í NUbv‡K wnmv‡ei ewn‡Z wjwce× Kiv nq bv| A‡_i As‡K cwigvc‡hvM¨ NUbv hv e¨emv‡qi Aw_K Ae¯’vi cwieZb K‡i †mB mg¯Í NUbv‡KB †jb‡`b wn‡m‡e wnmv‡ei ewn‡Z wjwce× Kiv nq| D`vniY¯^ic ejv †h‡Z cv‡i, Rbve mxgvš 5,000 UvKv w`‡q Awd‡mi Rb¨ GKwU Avjgvix µq Ki‡jb, Avevi †`vKvb †_‡K †divi c‡_ `NUbvq AvnZ n‡jb, D‡jwLZ `wU †¶‡ÎB NUbvi Rb¥ nj| wKš c_gwU †h‡nZ A‡_i Øviv cwigvc‡hvM¨ Ges e¨emv‡qi Aw_K Ae¯’vi cwieZb K‡i‡Q †mRb¨ c_g NUbvwU †jb‡`b, wØZxq NUbvq †h‡nZ Aw_K mswkóZv †bB Ges e¨emv‡qi Aw_K Ae¯’vi †Kvb cwieZb nqwb †m‡nZ wØZxq NUbvwU e¨emv‡qi †jb‡`b wn‡m‡e wjwce× n‡e bv|

†jb‡`b kãwUi AwfawbK A_ nj MnY I c`vb A_vr †`qv I †bqv Bs‡iwR‡Z hv‡K ejv nq give and take, msNwUZ c‡Z¨KwU NUbvi GKwaK c¶ RwoZ _v‡K GK c¶ mweav MnY K‡i Ges Ab¨ c¶ mweav c`vb K‡i| †hgb Ñ gwbK iZb‡K 1,000 UvKv w`j | GB Kv‡hi g‡a¨ Avgiv `wU c¶ †`L‡Z cvB Ñ iZb 1,000 UvKv MnY Kij I gwbK 1,000 UvKv c`vb Kij| wP‡Îi mvnv‡h¨ welqwU eSv‡bv n‡jv|



bM` UvKvi Av`vb c`vb ev evKx‡Z µq weµq Qvov I †mev Av`vb c`v‡bi gva¨‡g †jb‡`‡bi D™e n‡Z cv‡i| †hgb wg‡mm gvneev‡K Kv‡Ri wewbg‡q 2,000 UvKv †eZb †`qv nj A_ev Ni fvov eve` 3,000 UvKv cvIqv †Mj BnvI †jb‡`b| Avevi A`k¨ fv‡e †Kvb Aw_K NUbv N‡U _vK‡j ZvnvI †jb‡`b n‡Z cv‡i| †hgb : `xNw`b m¤ú` e¨env‡ii d‡j †h gj¨ nvm nq Gi gva¨‡gI †jb‡`‡bi mwó nq|

A‡_i Av`vb c`vb ev A‡_i gvcKwV‡Z cwivgvc‡hvM¨ †Kvb NUbv (Event) ev †mev (service) Av`vb c`v‡bi gva¨‡g †Kvb cwZôv‡bi Aw_K Ae¯’vi cwieZb NU‡j H mg¯Í NUbv ev Av`vb c`vb‡K †jb‡`b ejv nq| e¯‘Zt `e¨ mvgMx I †mev K‡gi wewbg‡qi d‡j †Kvb e¨w³, cwZôvb ev e¨emv‡qi Aw_K Ae¯’vi cwieZb NU‡j †jb‡`‡bi mwó nq|

| KvR : Òc‡Z¨K †jb‡`b NUbv, c‡Z¨K NUbv †jb‡`b bqÓ e¨vL¨v Ki| |
|---|

†jb‡`‡bi cKwZ ev ^ewkó¨ :

Avgiv B‡Zvg‡a¨ †R‡bwQ c‡Z¨KwU †jb‡`bB NUbv wKš c‡Z¨KwU NUbv †jb‡`b bq| †jb‡`‡bi avivYwU‡K we‡klY Ki‡j wb‡gv³ ^ewkó¨¸‡jv j¶¨ Kiv hvq|

K) A‡_i As‡K cwigvc‡hvM¨ :

†jb‡`‡bi GKwU D‡jL‡hvM¨ ^ewkó¨ n‡jv NUbv‡K Aek¨B A‡_i As‡K cwigvc‡hvM¨ n‡Z n‡e bZev D³ NUbv‡K †jb‡`b ejv hv‡e bv| †hgb : e¨emv‡qi g¨v‡bRv‡ii gZ¨ GKwU ¶wZ hv A_ Øviv cwigvc‡hvM¨ bq ZvB GwU †Kvb †jb‡`b bq| wKš Av¸‡b cY¨ c‡o hvIqvq 20,000 UvKv ¶wZ nj GwU GKwU †jb‡`b|

L) Aww_K Ae¯’vi cwieZb :

†Kvb NUbv Øviv hw` †Kvb cwZôv‡bi Aww_K Ae¯’vi cwieZb mwaZ nq Z‡e †mwUB †jb‡`b n‡e| †hgb : bM` 5,000 UvKv w`‡q Awd‡mi Rb¨ Avmevicî µq Kiv nj| GLv‡b cwZôv‡bi Avmevecî ew×i cvkvcwk bM` 5,000 UvKv nvm ‡c‡q‡Q| mZivs GB NUbv w`‡q †h‡nZ cwZôv‡bi Aww_K Ae¯’vi cwieZb G‡m‡Q †m‡nZ GwU †jb‡`b| Avevi hw` 5,000 UvKvi Avmevicî µ‡qi digv‡qk (Order) †`qv nq Z‡e GwU †Kvb †jb‡`b n‡e bv, KviY GB NUbv w`‡q Aww_K Ae¯’vi GLbI †Kvb cwieZb nqwb|

M) ^ØZ mËv :

cwZwU †jb‡`‡bB `wU c¶ _vK‡Z n‡e| A_vr GKc¶ MnY Ki‡e Ges Ab¨ c¶ mwea c`vb Ki‡e| †hgb- KgPvix‡`i †eZb †`qv n‡jv 5,000 UvKv| GLv‡b GKwU c¶ †eZb LiP wnmve Ges Aci c¶ bM`vb wnmve|

N) ¯^qsm¤úY I ¯^Zš :

†jb‡`‡bi Av‡iKwU D‡jL‡hvM¨ ^ewkó¨ n‡jv cwZwU †jb‡`b ¯^qsm¤úY GKwU Av‡iKwU n‡Z m¤úY Avjv`v| †hgb Ñ av‡i gvj weµq 10,000 UvKv Ges 07 w`b ci UvKv cvIqv †Mj| GLv‡b av‡i weµq GKwU †jb‡`b Ges 07 w`b c‡i UvKv cwß Av‡iKwU †jb‡`b|

O) `k¨gvbZv :

†jb‡`b `k¨gvb I A`k¨gvb Df‡qB n‡Z cv‡i| †hgb: Avmevecî µq 10,000 UvKv | Bnv GKwU `k¨gvb †jb‡`b| Avevi Avmevec‡Îi AePq 1,000 UvKv GKwU A`k¨gvb †jb‡`b|

P) HwZnwmK NUbv :

†h mKj Aww_K NUbv c‡e N‡U †M‡Q †m¸‡jv‡K HwZnwmK NUbv ejv nq| HwZnwmK NUbv‡K †jb‡`b ejv nq| Avevi wKQ wKQ NUbv fwel¨‡Z NU‡Z cv‡i Ggb Aww_K NUbv‡KI †jb‡`b ejv nq| fwel¨‡Z NU‡Z cv‡i Ggb NUbv e¨emv‡qi Aww_K Ae¯’vi cwieZb mwab Ki‡j Aek¨B Zv †jb‡`b e‡j Mb¨ n‡e| †hgb Ñ Abv`vqx cvIbv mwÂwZ, evUv mwÂwZ BZ¨vw` |

Q) wnmve mgxKi‡Y cfve we¯Ívi :

cwZwU †jb‡`bB wnmve mgxKi‡Y cfve we¯Ívi K‡i| †jb‡`‡bi d‡j wnmve mgxKi‡Yi wewfb `dvq cwieZb mwaZ nq| Òm¤ú`=`vq+gwjKvbv mZÓ GwU n‡jv wnmve mgxKiY| mZivs †Kvb NUbv †jb‡`b wKbv Zv wnmve mgxKi‡Yi cweeZ‡bi gva¨‡g hvPvB Kiv hvq|

†jb‡`b wPwýZKiY :

†Kvb NUbv †jb‡`b Ges †Kvb NUbv †jb‡`b bq Zv wb‡g K‡qKwU D`vni‡Yi mvnv‡h¨ eSv‡bv n‡jv-

Rbve †mv‡n‡ji e¨emv cwZôv‡b wbgwjwLZ NUbv¸‡jv msNwUZ n‡q‡Q-

1| Rbve †mv‡nj 50,000 UvKv wb‡q e¨emvq Avi¤ Ki‡jb|
2| wZwb 15,000 UvKvi cY¨ bM‡` µq K‡i‡Qb|
3| wZwb Zvi GKRb cvIbv`vi‡K 10,000 UvKv cwi‡kva K‡i‡Qb|
4| wZwb cY¨ µ‡qi Rb¨ 8,000 UvKvi digv‡qk c`vb K‡i‡Qb|
5| wZwb weÁvcb eve` 2,000 UvKv c`vb K‡i‡Qb|
6| wZwb Rbve gvgb‡K gwmK 7,000 UvKv †eZ‡b Zvi e¨emvi g¨v‡bRvi wb‡qvM K‡i‡Qb|
7| e¨emv †_‡K e¨w³MZ c‡qvR‡b 3,000 UvKv D‡Ëvjb K‡i‡Qb |
8| Zvi e¨w³MZ A_ n‡Z 500 UvKv Pwi n‡q‡Q|
9| wZwb nv‡kg ev`vm n‡Z cwZ gv‡m 10,000 UvKvi cY¨ µ‡qi Rb¨ Pw³e× n‡jb|
10| wZwb 10,000 UvKv g‡j¨i cY¨ nwb‡di wbKU av‡i weµq K‡i‡Qb|

Gme NUbv †jb‡`b wKbv Zv KviYmn e¨vL¨v Kiv nj-

mgvavb :

bs	†jb‡`b wKbv	KviYmn e¨vL¨v		
1.	†jb‡`b	bM` A_ cwZôv‡b gjab ¯^ic Avbqb Kivq cwZôv‡bi Aw_K Ae¯’vi cwieZb n‡q‡Q Ges D³ †jb‡`‡bi `wU c¶- GKwU c¶ gwj‡Ki gjab Ges Aci c¶ cwZôv‡bi bM` UvKv		
2.	†jb‡`b	cY¨ gj¨ A‡_i gvcKwV‡Z cwigvc‡hvM¨	cY¨ µ‡qi gva¨‡g cwZôv‡bi LiP e× †c‡q‡Q, bM` A_ c`v‡bi d‡j bM` A_ nvm †c‡q‡Q	
3.	†jb‡`b	cvIbv`vi‡K cwi‡kv‡ai d‡j e¨emv‡qi `vq I bM` A_ DfqB nvm †c‡q‡Q, d‡j Aw_K Ae¯’vi cwieZb n‡q‡Q		
4.	†jb‡`b bq	cY¨ µ‡qi digv‡qk c`vb, cY¨ µq Kiv eSvq bv	c‡Y¨i †Kvb Av`vb c`vb GLbI N‡Uwb d‡j Aw_K Ae¯’vi cwieZb nqwb	
5.	†jb‡`b	weÁvcb LiP c`v‡bi gva¨‡g cwZôvb mwea MnY K‡i‡Q Ges D³ mweavi gj¨ bM‡` cwi‡kva Kivq Aw_K Ae¯’vi cwieZb N‡U‡Q		
6.	†jb‡`b bq	PvKwii wb‡qvMcÎ c`v‡bi gva¨‡g cwZôvb †Kvb mwea Zvr¶wYK MnY ev c`vb K‡iwb Ges G‡Z A‡_il †Kvb Av`vb c`vb nqwb		
7.	†jb‡`b	e¨emvq n‡Z bM` A_ Mn‡Yi gva¨‡g gwjK cwZôvb n‡Z mwea MnY K‡i‡Qb, d‡j cwZôv‡bi bM` A‡_i cwieZb N‡U‡Q		
8.	†jb‡`b bq	e¨w³MZ A_ Pwii d‡j cwZôv‡bi †Kvb ¶wZ nqwb, ¶wZwU gwj‡Ki wbR¯^	ZvB cwZôv‡bi Aw_K Ae¯’vi †Kvb cwieZb nqwb	
9.	†jb‡`b bq	cY¨ µ‡qi Rb¨ Pw³e× n‡q‡Qb, GLbI cY¨ µq K‡ibwb Ges gj¨I cwi‡kva K‡ibwb	d‡j Aw_K Ae¯’vi †Kvb cwieZb nqwb	
10.	†jb‡`b	av‡i cY¨ weµ‡qi gva¨‡g cwZôvb nwbd‡K mwea c`vb K‡i‡Qb, hv cwZôv‡bi Rb¨ GKwU Avq	G‡Z cwZôv‡bi Aw_K Ae¯’vi cwieZb n‡q‡Q	

wnmve mgxKiY :

†Kvb cwZôv‡bi GKwU wbw`ó mg‡qi †gvU m¤ú‡`i cwigvb, gwjKvbv mZ I ewn`v‡qi mgvb n‡e| †h mgxKi‡Yi gva¨‡g GB mgZv cgvY Kiv nq Zv‡KB wnmve mgxKiY ejv nq| wnmvekv¯¿we`MY wnmve mgxKiY (m¤ú` = `vq + gwjKvbv mZ) Gi Dcv`vb¸‡jvi cwieZbKvix NUbv‡K †jb‡`b e‡j AvL¨vqZ K‡i‡Qb| A_vr m¤ú`, `vq Ges gwjKvbv m‡Z cwieZb AvbqbKvix NUbv †jb‡`b wnmv‡e MY¨ nq|

wnmve mgxKiYwU wbgic :



A=L+E | †hLv‡b,
A= Assets (m¤ú`mgn)
L= Liabilities (`vqmgn)
E= Equity (gwjKvbv mZ)

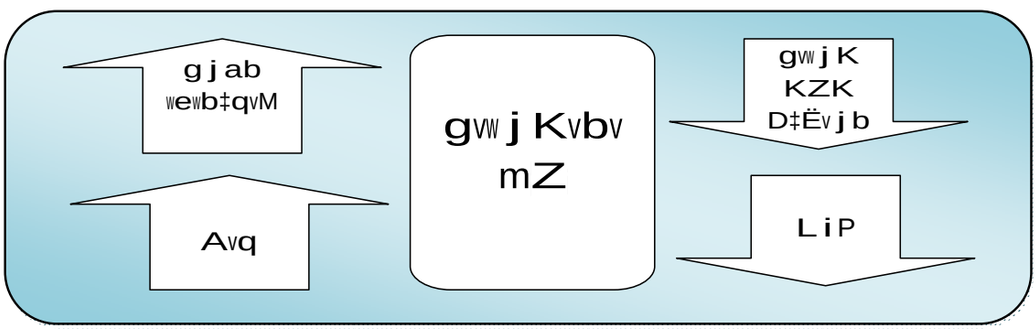
m¤ú` : m¤ú` ej‡Z eSvq A_©bwZK cwim¤ú` hv †Kvb e¨emv‡qi gwjKvbvaxb _v‡K Ges hv gbvdv AR‡bi Kv‡R e¨eüZ nq| †hgb : e¨emv‡qi gwjKvbvaxb Avmevecî, `vjvb‡KvVv, KjKâv BZ¨vw`|

`vq : `vq n‡”Q e¨emv‡qi Aw_K `vqex×Zv hv e¨emv‡qi GKwU wbw`ó mgq c‡i Aek¨B cwi‡kva Ki‡Z n‡e A_vr e¨emv‡qi †gvU m¤ú‡`i Dci ZZxq c‡¶i `weB n‡”Q `vq|

gwjKvbv mZ : e¨emv‡qi †gvU m¤ú` †_‡K ZZxq c‡¶i `we ev` w`‡j hvnv Aewkó _v‡K ZvB n‡”Q gwjKvbv mZ| A_vr †gvU m¤ú‡`i Dci gwj‡Ki †h `we ZvB n‡”Q gwjKvbv mZ| gwjKvbv mZ‡K cfweZ Kivi PviwU Dcv`vb i‡q‡Q| h_v :

- gwj‡Ki ewb‡qvM
- Avq
- D‡Ëvjb
- e¨q ev LiP

wP‡Îi mvn‡h¨ welqwU †`Lv‡bv n‡jv Ñ



wnmve mgxKiYwU‡K ewaZ Ki‡j cvIqv hvq Ñ

m¤ú` = `vq + gjab + Avq - LiP - D‡Ëvjb

A_vr

A = L + (C + R – E – D)

†hLv‡b,

A=Assets (m¤ú`)

L=Liabilities (`vq)

C=Capital (gjab)

R=Revenue (Avq)

E=Expenses (LiP)

D=Drawings (D‡Ëvjb)

†Kvb NUbv †jb‡`b n‡Z n‡j Zv wnmve mgxKi‡Yi Dcv`vb¸‡jv‡K wbgwjwLZ cvPwU cwieZ‡bi †h †Kvb GKwU cwieZb mvab Ki‡e| h_v :

1| †gvU m¤ú` evo‡j †gvU `vq A_ev gwjKvbv mZ evo‡e|

2| †gvU m¤ú` Kg‡j †gvU `vq A_ev gwjKvbv mZ Kg‡e|

3| GKwU m¤ú` evo‡j Aci GKwU m¤ú` Kg‡e|

4| gwjKvbv mZ evo‡j †gvU `vq Kg‡e|

5| gwjKvbv mZ Kg‡j †gvU `vq evo‡e|

D`vniY Gi mvnv‡h¨ welqwU eSv‡bv n‡jv-

1| (K) bM` 5,000 UvKv wb‡q e¨emvq ïi Kiv nj

A (m¤ú`)			=	L (`vq)	E (gwjKvbv mZ)
bM`	hšcwZ	Avmevecî		cvIbv`vi	gjab + AvqÑe¨qÑD‡Ëvjb
5,000			=		5,000

m¤ú` (bM`) Ges gwjKvbv mZ (gjab) ew× †c‡q‡Q |

1| (L) av‡i 5,000 UvKvi hš¿cwZ µq Kiv nj

A (m¤ú`)			=	L (`vq)	E (gwjKvbv mZ)
bM`	hšcwZ	Avmevecî		cvIbv`vi	gjab +AvqÑe¨qÑD‡Ëvjb
	5,000		=	5,000	

m¤ú` (hšcwZ) Ges `vq (cvIbv`vi) ew× †c‡q‡Q|

2| (K) cvIbv`vi‡K cwi‡kva 3,000 UvKv

A (m¤ú`)			=	L (`vq)	E (gwjKvbv mZ)
bM`	hš¿cwZ	Avmevecî		cvIbv`vi	gjab + AvqÑe¨qÑD‡Ëvjb
Ñ3,000			=	Ñ3,000	

m¤ú` (bM` A_) nvm Ges `vq (cvIbv`vi) nvm †c‡q‡Q|

2| (L) bM‡` †eZb cwi‡kva Kiv n‡jv 2,000 UvKv

A (m¤ú`)			=	L (`vq)	E (gwjKvbv mZ)
bM`	hšcwZ	Avmevecî		cvIbv`vi	gjab + AvqÑe¨qÑD‡Ëvjb
Ñ2,000			=		Ñ2,000

m¤ú` (bM`) nvm Ges gwjKvbv mZ (LiP) nvm †c‡q‡Q|

3| bM` Avmevecî µq 1,000 UvKv

A (m¤ú`)			=	L (`vq)	E (gwjKvbv mZ)
bM`	hšcwZ	Avmevecî		cvIbv`vi	gjab + AvqÑe¨qÑD‡Ëvjb
Ñ1,000		1,000			

m¤ú` (Avmvevecî) ew× Ges m¤ú` (bM`) nvm †c‡q‡Q|

4| gwjK KZK e¨w³MZ fv‡e e¨emv‡qi FY cwi‡kva 5,000 UvKv

A (m¤ú`)			=	L (`vq)	E (gwjKvbv mZ)
bM`	hšcwZ	Avmevecî		FY	gjab + AvqÑe¨qÑD‡Ëvjb
				Ñ5,000	5,000

`vq (FY) nvm Ges gwjKvbv mZ (gjab) ew× †c‡q‡Q|

5| evKx‡Z cY¨ µq 7,000 UvKv

A (m¤ú`)			=	L (`vq)	E (gwjKvbv mZ)
bM`	hšcwZ	Avmevecî		cvIbv`vi	gjab + AvqÑe¨qÑD‡Ëvjb
				7,000	Ñ7,000

`vq (cvIbv`vi) ew× Ges gwjKvbv mZ (LiP) nvm †c‡q‡Q|

wnmve mgxKi‡Yi Dci †jb‡`‡bi cfve weeiYx Q‡K †`Lv‡bv nj-

wg: `xcK Rvbqvix 01, 2012 Zwi‡L Zvi AvBb †ckvi Awdm Pvj K‡ib| c_g gv‡mi †jb‡`b¸‡jv wbgic:

Rvb: 1 AvBb †ckvq 50,000 UvKv wewb‡qvM Kiv nj |

Rvb: 2 Rvbqvix gv‡mi Awdm fvov cwi‡kva Kiv nj 3,000 UvKv|

Rvb: 7 av‡i Awdm hšcwZ µq Kiv nj 15,000 UvKv|

Rvb: 10 g‡°j‡`i bM‡` AvBwb †mev †`qv nj 6,000 UvKv|

Rvb: 15 Awdm KgPvixi †eZb cwi‡kva 2,000 UvKv|

Rvb: 20 e¨vsK †_‡K Fb †bqv nj 20,000 UvKv|

Rvb: 24 g‡°j‡`i av‡i AvBwb †mev †`qv n‡jv 7,000 UvKv|

Rvb: 29 evKx‡Z µxZ hšcwZi gj¨ cwi‡kva 10,000 UvKv|

wg: `xc‡Ki

2012 mv‡ji Rvbqvix gv‡mi †jb‡`bmgn wnmve mgxKi‡bi Dcv`vb¸‡jvi Dci cfve wbgic :

ZwiL	msMÖn wnmve	wnmve mgxKi‡bi cfve (A=L+E)
Rvbqvix 1	bM` vb wnmve gjab wnmve	A ewn× E ewn×
Rvbqvix 2	fvov wnmve bM` vb wnmve	E nvm A nvm
Rvbqvix 7	hš¿cwZ wnmve mieivnKvix/c‡`q wej wnmve	A ewn× L ewn×
Rvbqvix 10	bM` vb wnmve †mev Avq	A ewn× E ewn×
Rvbqvix 15	†eZb wnmve bM` vb wnmve	E nvm A nvm
Rvbqvix 20	bM` vb wnmve e¨vsK wnmve	A ewn× L ewn×
Rvbqvix 24	cvc¨ wnmve †mev Avq wnmve	A ewn× E ewn×
Rvbqvix 29	c‡`q wnmve/mieivnKvix bM` vb wnmve	L nvm A nvm

wg: `xc‡Ki

2012 m‡bi Rvbqwi gv‡mi †jb‡`bmg‡ni cfve wnmve mgxKi‡Y we¯ÍwiZfv‡e †`Lv‡bv njÑ

ZwiL		m¤ú`			=	`vq + gwjKvbv mZ			gše¨
		bM`	†`bv`vi/ cvc¨ wnmve	hš¿cwZ	=	FY	cvIbv`vi/ c‡`q wnmve	gjab	
2012 Rvb:1		50,000			=			50,000	gjab Avbqb
	DØË	50,000			=			50,000	
Rvb: 2		Ñ3,000			=			Ñ3,000	LiP
	DØË	47,000			=			47,000	
Rvb: 7				15,000	=		15,000		
	DØË	47,000		15,000	=		15,000	47,000	
Rvb: 10		6,000			=			6,000	Avq
	DØË	53,000		15,000	=		15,000	53,000	
Rvb: 15		Ñ2,000			=			Ñ2,000	LiP
	DØË	51,000		15,000	=		15,000	51,000	
Rvb: 20		20,000			=	20,000			
	DØË	71,000		15,000	=	20,000	15,000	51,000	
Rvb: 24			7,000		=			7,000	Avq
	DØË	71,000	7,000	15,000	=	20,000	15,000	58,000	
Rvb: 29		Ñ10,000			=		Ñ10,000		
	DØË	61,000	7,000	15,000	=	20,000	5,000	58,000	
	†gvU	83,000			=	83,000			

KvR : wnmve mgxKi‡Y wb‡gv³ †jb‡`bmg‡ni cfve weeiYx QK c¯‘Z K‡i c`kb Ki|
Rbve bwMm Av³vi gvP 01, 2012 Zwi‡L †UBjwis e¨emvq ï i K‡ib| c_g gv‡mi †jb‡`b¸‡jv wbgic :
gvP 1 20,000 UvKv wewb‡qvM Kiv nj |
'' 3 gvP gv‡mi ‡`vKvb fvov cwi‡kva Kiv n‡jv 5,000 UvKv|
'' 9 bM‡` †mjvB †gwkb µq Kiv n‡jv 15,000 UvKv|
'' 14 Kvco †mjvB eve` gRix Av`vq 2,000 UvKv|
'' 17 †`vKv‡bi cPviYv eve` e¨q 1,000 UvKv|
'' 22 MvnK n‡Z †mjvB-Gi gRwi eve` cvc¨ 1,500 UvKv|
'' 25 †mjvB †gwkb †givgZ Kiv n‡jv 300 UvKv|
'' 30 22 Zwi‡Li we‡ji A_ Av`vq 1,200 UvKv|

e¨emvwqK †jb‡`‡bi Drm Ges GZ`msµvš `wjjcÎvw` :
cwZwU †jb‡`‡bi mg_‡b GK ev GKwaK cgvYcÎ _v‡K| †jb‡`‡bi mZ¨Zv wbwðZ Ki‡Z G mKj cgvYcÎ e¨envi nq| †hgb: †h †Kvb e¨emvqx GKBw`‡b eûwe` †jb‡`b m¤úb K‡ib| wewfb e¨w³i wbKU cY¨ weµq, cY¨ µq, µqKZ cY¨ †diZ, wewµZ cY¨ †diZ, e¨vs‡K UvKv Rgv ‡`qv ev e¨vsK †_‡K UvKv D‡Ëvjb Kiv GiKg eûwe` NUbv e¨emv cwZôv‡b NU‡Z cv‡i| Avi G mg¯Í NUbvB n‡jv gjZ e¨emv‡qi †jb‡`‡bi Drm| mviv eQ‡ii †jb‡`b¸‡jv gL¯Í ivLv m¤e bq| Kv‡RB †jb‡`b¸‡jv‡K cwZôv‡bi c‡qvR‡bB ¸iZ mnKv‡i wnmv‡ei ewn‡Z wjwce× Kiv nq| GKRb wnmvei¶K hLb GB wjwce×Ki‡Yi KvRwU mgvav K‡ib, ZLbB †jb‡`‡bi c‡hvR¨ `wjjl c¯‘Z K‡ib| `wjjcÎ¸‡jv n‡"Q Pvjvb , fvDPvi, K¨vk †g‡gv, wej, †WweU †bvU, †µwWU †bvU, f¨vU Pvjvb BZ¨w`| GB mg¯Í `wjj cÎvw`i e¨vL¨v, G‡`i bgbv Ges e¨envi eYbv Kiv nj|

1| Pvjvb : Pvjvb nj cY¨ µq Ges weµ‡qi GKwU cvgvY¨ `wjj| we‡µZv hLb cY¨ weµq K‡ib ZLb c‡Y¨i cY weeiY mswjZ GKwU wjwLZ `wjj †µZv‡K n¯ÍvšÍi K‡ib| GB wjwLZ `wjjB n‡"Q Pvjvb| Pvjv‡b †µZvi bvg I wVKvbv, gv‡ji cwigvb, gv‡ji weeiY gv‡ji gj¨ Ges gj¨ cwi‡kv‡ai kZ BZ¨w` wjwce× _v‡K| we‡µZvi wbKU Bnv ewntPvjvb Ges †µZvi wbKU Bnv AvštPvjvb e‡j Mb¨ nq| GB Pvjv‡bi wfwË‡Z †µZv cv_wgK chv‡q µq Rv‡e`vq Ges we‡µZv weµq Rv‡e`vq wjwce× K‡ib|

wb‡g GKwU Pvjv‡bi bgbv †`Lv‡bv nj-

Pvjvb bs-05728

mgb †UWvm
53, wbDgv‡KU, XvKv

ZwiL: 10 gvP 2011

Pvjvb

†µZvi bvg: †gmvm Rvw`` †UWvm
wVKvbv: †ewWevRvi, MvRxci|

µ/bs	gv‡ji weeiY	`i (UvKv)	cwigvY	UvKvi cwigvY
1	bwRi kvBj Pvj	40	1,000 †KwR	40,000
	ev`t Kvievwi evÆv (5%)			2,000
				38,000

K_vq: UvKv AvUwÎk nvRvi gvÎ|
weµq kZ: 2/10, bxU 30
fj-ÎwU ms‡kvab‡hvM¨|

we‡µZvi ¯v¶i

wUKv : gv‡ji †gvU g‡j¨i Dci †h cwigvY UvKv gIKd K‡i †µZv‡K gj¨ cwi‡kva Ki‡Z ejv nq †mB gIKdKZ UvKvB nj Kvievix ev Æv|

2| fvDPvi : †jb‡`‡b †h cgvYcÎ e¨eüZ nq Zv‡K fvDPvi e‡j| †hgb : 5,000 UvKvi cY¨ weµq eve` we‡µZv †µZv‡K 5,000 UvKvi GKwU fvDPvi w`‡q _v‡Kb Avevi ewo fvov eve` 2,000 UvKv cwßi †¶‡Î gwjK fvowUqv‡K 2,000 UvKv fvDPvi c`vb K‡i _v‡Kb|

fvDPvi `ÎcKvi : h_v :Ñ

1. †WweU fvDPvi
2. †µwWU fvDPvi

K) †WweU fvDPvi : cY¨ µ‡q Ges wewfb e¨‡qi ¯^c‡¶ †WweU fvDPvi e¨eüZ nq| †WweU fvDPv‡ii mv‡_ Pvjvb, K¨vk‡g‡gv h³ K‡i avivewnK fv‡e fvDPvi b¤^i c`vb ceK K¨vkeK ev bM`vb †iwR÷v‡ii †µwWU w`K ev Li‡Pi w`‡K wjwce× Kiv nq|

†WweU fvDPvi bgbv QK

Avjx GÛ nvq`vi
Av»`i wKjv PUMvg

ZwiL t ----------
MnYKvixi bvg t----------
wVKvbv:----------

wnmve Lv‡Zi bvgt ----------

bs	Li‡Pi weeiY	UvKv

K¨vwkqv‡ii ¯^v¶i wnmvei ¶‡Ki ¯^v¶i e¨e¯'vc‡Ki ¯^v¶i MnxZvi ¯^v¶i

L) †µwWU fvDPvi : cY¨ weµq I wewfb Av‡qi Rb¨ †h fvDPvi e¨envi Kiv nq Zv‡K ejv nq †µwWU fvDPvi | †µwWU fvDPv‡ii mv‡_ Pvjv‡bi Kwc, K¨vk‡g‡gv BZ¨vw` msh³ K‡i Zv‡Z avivewnKfv‡e K¨vke‡Ki †WweU w`‡K (A_ cwßi w`‡K) wjwce× Kiv nq|

†µwWU fvDPv‡ii bgbv QK

Rwni GÛ ev`vm
djZjv, Ljbv

†µwWU fvDPvi b¤^it----------
wnmve Lv‡Zi bvgt ----------

ZwiLt ----------
MnYKvixi bvgt----------
wVKvbv:----------

bs	Av‡qi weeiY	UvKv

K¨vwkqv‡ii ¯^v¶i wnmvei ¶‡Ki ¯^v¶i e¨e¯'vc‡Ki ¯^v¶i MnxZvi ¯^v¶i

3| K¨vk‡g‡gv : bM` g‡j¨ cY¨ µq wеµ‡qi †¶‡Î K¨vk‡g‡gv e¨eüZ nq| cY¨ we‡µZv cY¨ †µZv‡K K¨vk †g‡gv w`‡q _v‡K| K¨vk‡g‡gvi Dcwif‡M weµq cwZôv‡bi bvg I wVKvbv gw`Z _v‡K| cY¨ we‡µZv wewµZ c‡Y¨i bvg, cwigvY, `i, †gvU gj¨, bxU gj¨, Kwgkb BZ¨vw` D‡jL ceK ¯^v¶i K‡i †µZv‡K c`vb K‡i| †µZv K¨vk‡g‡gv Abmv‡i cY¨ gj¨ cwi‡kva K‡i cY¨ MnY K‡i _v‡K| D‡jL¨ evKx‡Z cY¨ µq wеµ‡qi †¶‡Î K¨vk‡g‡gv c¯‘Z Kiv nq bv| D‡jL¨ wZb c‡¯’ K¨vk‡g‡gv ^Zwi Kiv nq| c_g c¯’ †µZv‡K †`qv nq, wØZxq c¯’ weµq cwZôv‡bi wnmve wefv‡M, ZZxq c¯’ weµq cwZôv‡bi weµq wefv‡M msiw¶Z _v‡K|

K¨vk‡g‡gv Gi bgbv QK

fvDPvi bs

Avjg †Rbv‡ij †óvi
35, wbDgv‡KU, XvKv

ZwiL:

†µZvi bvg :Ñmxgvš GÛ ev`vm
wVKvbv :Ñ Pv›`bv , MvRxci

K¨vk‡g‡gv

bs	weeiY	`i (UvKv)	cwigvY	UvKvi cwigvY
1	†Rj Kjg	5.00	1,000 wcm	5,000
				5,000

K_vq : UvKv cvP nvRvi gvÎ

†µZvi ¯v¶i

we‡µZvi ¯v¶i

we: `: weµxZ cY¨ †diZ †bqv nq bv|

4| †WweU †bvU : µqKZ cY¨ digv‡qk Abhvqx bv n‡j A_ev wbggv‡bi n‡j, †µZv we‡µZv‡K ewYZ cY¨ †diZ cvVvq| Gfv‡e weµxZ cY¨ hLb †Kvb Kvi‡b mswkó we‡µZvi wbKU †diZ Av‡m ZLb †µZv D³ †diZ gv‡ji cY weeiY h_vÑ c‡Y¨i cwigvY, `i, gj¨ BZ¨vw` GKLvbv KvM‡R wj‡L †diZ c‡Y¨i mv‡_ we‡µZvi wbKU †ciY K‡i| †bv‡Ui gva¨‡g we‡µZv‡K Rwb‡q †`qv nq †h, Zvi ev Zv‡`i wnmve LvZ D³ †diZ c‡Y¨i Rb¨ †WweU Kiv n‡q‡Q | Gic †bvU‡K †WweU †bvU ejv nq | †WweU †bvU †µZv ^Zwi K‡i _v‡Kb|

†WweU †bv‡Ui bgbv QK

†WweU †bvU bs-173

Bgivb ev`vm
gwj‡Uvjv, eskvj

ZwiLt 18 AvMó 2011

cvc‡Ki bvg: †gmwm ¯^cv G›UvicvBR
wVKvbv: 37, ivBb‡Lvjv, wgici-6, XvKv|
mÎ: µq / Pvjvb b¤^i 1265 / 3 AvMó 2011

†WweU †bvU

ZwiL	gv‡ji weeiY I †di‡Zi KviY	cwigvb (UvKv)		
2011 AvMó 18	cvZ wcQ 1300 UvKv K‡i 10 wcQ Rvg`wb kwo †Qov nIqvq †diZ cvVv‡bv nj	AbMnceK 10wU kwoi gj¨ Avgv‡`i wnmve n‡Z ev` w`‡eb	ev` t Kviewi evÆv	13,000 1,000 12,000

UvKv (K_vq): evi nvRvi gvÎ|

µq e¨e¯’vcK

5| †µwWU †bvU : we‡µZvi Kv‡Q wewµZ cY¨ †diZ Avm‡j we‡µZv cwß gv‡ji cY weeiY h_v : gv‡ji cwigvY `i, gj¨ GKwU KvM‡R wj‡L †µZvi wbKU †ciY K‡i Rwb‡q †`q †h, Zvi ev Zv‡`i wnmve LvZ D³ †diZ gv‡ji g‡j¨i Rb¨ †µwWU Kiv n‡q‡Q Gic †bvU‡K †µwWU †bvU ejv nq| †µwWU †bvU we‡µZv ^ZwiK‡i _v‡K|

†µwWU †bv‡Ui bgbv QK

†µwWU †bvU bs-237 †gmvm ¯^cv G›UvicvBR ZwiLt 20 AvMó 2011
37, ivBb‡Lvjv, wgiciÑ6,XvKv

cvc‡Ki bvg: Bgivb ev`vm
wVKvbv: gwj‡Uvjv, eskvj
mÎ: †WweU †bvU 173 / 18 AvMó 2011

†µwWU †bvU

ZwiL	gv‡ji weeiY I †di‡Zi KviY	cwigvY (UvKv)	
2011 AvMó 18	cwZ wcQ 1300 UvKv K‡i 10 wcQ Rvg`wb kwo †Qov nlqvq †diZ cvlqv †M‡Q Ges Avcbv‡`i wnmve‡K †diZ gv‡ji gj¨ Øviv †µwWU Kiv n‡q‡Q	ev` t Kviewi evÆv	13,000 1,000 12,000

UvKv (K_vq) : evi nvRvi gvÎ|

wemq e¨e¯'vcK

KvR : 25,000 UvKv cY¨ µ‡qi Rb¨ KvíwbK bvg, wVKvbv e¨envi K‡i GKwU †WweU fvDPvi c¯'Z Ki|

Abkxjbx

eû wbevPwb ck :

1| †KvbwU e¨emv‡qi Rb¨ ïiagvÎ GKwU NUbv?

K) Rvgv‡ji wbKU n‡Z av‡i cY¨ µq 2,000 UvKv
L) cjv‡ki wbKU 6,000 UvKv cY¨ weµq
M) Zwbqvi wbKU 2,000 UvKv cY¨ µ‡qi digv‡qk c`vb
N) cjvk 2,500 UvKvi cY¨ †diZ w`j

2| †jb‡`b msµvš NUbv Ñ

i) me`v `k¨gvb
ii) `k¨gvb Ges A`k¨gvb DfqB n‡Z cv‡i
iii) KLbB `k¨gvb bq

wb‡Pi †KvbwU mwVK?

K) i L) ii M) i I ii N) i I iii

3| †WweU †bvU e¨eüZ nqÑ

K) av‡i µqKZ cY¨ †diZ cvVv‡bvi †¶‡Î
L) av‡i weµqKZ cY¨ †diZ Avmvi Rb¨
M) bM‡` µqKZ cY¨ †diZ cvVv‡bvi †¶‡Î
N) bM‡` weµqKZ cY¨ †diZ Avmvi Rb¨

4| A=L+E mgxKiYwUi E Dcv`vbwU wK wb‡`k K‡i?
K) m¤ú` L) gwjKvbv mZ
M) `vq N) gbvdv

5| †KvbwU e¨emv‡qi Rb¨ ïagvÎ GKwU NUbv?
K) Rwji wbKU n‡Z av‡i cY¨ µq 3,000 UvKv
L) cwji wbKU 7,000 UvKvi cY¨ weµq
M) Uwji wbKU 5,000 UvKvi cY¨ µ‡qi digv‡qk c`vb
N) cjvk 3,500 UvKvi cY¨ †diZ w`j

6| †jb‡`b msµvš NUbvÑ
i) me`v `k¨gvb
ii) `k¨gvb I A`k¨gvb DfqB n‡Z cv‡i
iii) KLbB `k¨gvb bq

wb‡Pi ‡KvbwU mwVK?
K) i L) ii M) i I ii N) i I iii

wb‡gi Z_¨ †_‡K 7, 8 I 9 bs c‡ki DËi `vI :

Rbve gwbi †nv‡mb 1 Rvbqwi 2012 Zwi‡L 50,000 UvKv wb‡q e¨emvq Avi¤ K‡ib| `xcK Gi wbKU weµq KZ 10,000 UvKvi c‡Y¨i g‡a¨ 3,000 UvKvi cY¨ †diZ G‡m‡Q| wZwb e¨w³MZ fv‡e GKwU ¯‹‡j 2,000 UvKv Ab`vb w`‡jb|

7| 50,000 UvKv wb‡q e¨emvq ki Kivq wnmve mgxKi‡Yi †Kvb Dcv`v‡b cfve co‡e?
K) m¤ú‡` L) `v‡q
M) m¤ú` I `v‡q N) m¤ú` I gwjKvbv m‡Z

8| `xcK Gi wbKU †_‡K weµZ cY¨ †diZ Avmvq Rbve gwbi †h †bvU c¯‘Z K‡ib Zv n‡jvÑ
i) †WweU †bvU
ii) †µwWU †bvU
iii) †WweU I †µwWU †bvU

wb‡Pi †KvbwU mwVK?
K) i L) ii M) iii N) i I ii

9| ¯‹‡j 2,000 UvKv Ab`vb †`qvq e¨emvq cwieZb n‡e Ñ
K) m¤ú` Kg‡e L) gjab Kg‡e
M) mbvg evo‡e N) e¨emvq †Kvb cfve co‡e bv|

10| Ôe¨w³MZ c‡qvR‡b bM` A_ D‡Ëvjbv-wnmve mgxKi‡Y
i) A Dcv`vb nvm cv‡e
ii) L Dcv`vb nvm cv‡e
iii) E Dcv`vb nvm cv‡e
wb‡Pi †KvbwU mwVK?
K) i L) ii M) i I ii N) i I iii

11| †KvbwU fj? †jb‡`‡bi Øviv-
i) †gvU m¤ú` nvm †c‡j, gwjKvbvmZ ew× cv‡e
ii) †gvU m¤ú` ew× ‡c‡j, †gvU `vq nvm cv‡e
iii) GKwU m¤ú` ew× †c‡j Aci GKwU m¤ú` nvm cv‡e
wb‡Pi †KvbwU mwVK?
K) i I ii L) ii I iii M) iii N) i I iii

12| †KvbwU mwVK?
K) A=L-E L) E=A-L M) L=A+E N) A+L=E

mRbkxj ck:

1| wg: Avkxl Kgvi PµeZx GKRb e¨emvqx| 2011 mv‡ji wW‡m¤^i gv‡m Zvi e¨emv‡q wbgwjwLZ NUbv¸‡jv msNwUZ n‡q‡Q -
wW‡m¤^i 01 20,000 UvKv wb‡q e¨emvq ïi K‡ib
wW‡m¤^i 03 RbZv e¨vs‡K 5,000 UvKv w`‡q GKwU wnmve †Lvjv n‡jv
wW‡m¤^i 05 av‡i cY¨ µq 5,000 UvKv
wW‡m¤^i 07 bM‡` cY¨ weµq 15,000 UvKv
wW‡m¤^i 10 e¨vsK n‡Z e¨w³MZ c‡qvR‡b Fb MnY 10,000 UvKv
wW‡m¤^i 15 bM‡` Avmevecîµq 3,000 UvKv
K) e¨emvwqK †jb‡`b bq Ggb NUbvmgn wPwýZ K‡i †gvU cwigvY wbYq Ki|
L) NUbvmgn n‡Z †jb‡`b wPwýZ mgxKiY c×wZ‡Z Zvi KviY e¨vL¨v Ki|
M) weeiYx Q‡K wnmve mgxKi‡Yi Dci †jb‡`‡bi cfve †`Lvl|

2| wg: ksKi P›` mvnv GKRb e¨emvqx| Rvbqwwi 2012 mv‡j Zvi e¨emv‡q wb‡gv³ †jb‡`b¸‡jv msNwUZ nq-
Rvbqwwi 02 5,000 UvKv †eZ‡b GKRb g¨v‡bRvi wb‡qvM ‡`qv n‡jv|
Rvbqwwi 07 av‡i cY¨ weµq 20,000 UvKv|
Rvbqwwi 10 bM‡` gwbnwwi µq 500 UvKv|
Rvbqwwi 12 ksKi P›` Zvi e¨w³MZ Znwej †_‡K †Q‡ji ¯‹‡ji †eZb w`‡jb 2,000 UvKv|
Rvbqwwi 20 mgbv †UWv‡mi wbKU n‡Z 5,000UvKv cvlqv †Mj|

Rvbqwi 25 weÁvcb eve` cwi‡kva 700 UvKv|

K) †jb‡`b bq Ggb NUbvmgn wPwýZ K‡i †gvU cwigvb wbYq Ki|

L) wg: ksKi P› ` mvnvÔi †jb‡`b¸‡jvi mgxKiY c×wZ‡Z Kvibmn e¨vL¨v wjL|

M) wg: ksKi P› ` mvnvÔi †jb‡`b¸‡jv Øviv wnmve mgxKi‡Yi Dcv`vb¸‡jvi cfve †`Lvl|

3| Rbve RwKi 1‡g 2011Zwi‡L Zvi AvBb e¨emvq Pvj K‡ib| c_g gv‡mi †jb‡`b¸‡jv wbgic :

†g 1 : AvBb †ckvq 1,50,000UvKv wewb‡qvM Kiv nj|
†g 4 : †g gv‡mi Awdm fvov cwi‡kva Kiv n‡jv 12,000 UvKv
†g 8 : av‡i Awd‡mi Rb¨ hš–cwZ µq Kiv n‡jv 25,000 UvKv
†g 12: g‡° j‡`i bM‡` AvBwb †mev †`qv n‡jv 8,000 UvKv
†g 16: Awdm KgPvixi †eZb cwi‡kva 4,000 UvKv
†g 25: e¨vsK ‡_‡K avi †bqv n‡jv 35,000 UvKv
†g 27: g‡° j‡`i av‡i AvBwb †mev †`qv n‡jv 10,000 UvKv
†g 30: evKx‡Z µxZ hšcwZi gj¨ cwi‡kva 15,000 UvKv

K) Awdm hšcwZi Acwi‡kwaZ gj¨ KZ?

L) gvm ‡k‡l Rbve RwK‡ii mZwaKv‡ii cwigvY wbbq Ki|

M) †g gv‡mi †jb‡`‡bi Øviv wnmve mgxKi‡Yi Dcv`vb mg‡ni cfve †`Lvl|

4. †mwjg †UWvm †deqwi 2012 G Rqv †UWv‡mi wbKU wb‡gv³ cY¨ weµq K‡ib:

†deqwi 1 bM‡` 55 UvKv `‡i 115 †KwR wPwb
†deqwi 7 52 UvKv `‡i 56 †KwR wPwb
†deqwi 15 110 UvKv `‡i 35 †KwR gmi Wvj

†mwjg †UWvm †gvU weµ‡qi Dci 12% Kvievix evUv gÄi K‡ib|

K) †mwjg †UWvm Gi †gvU weµ‡qi cwigvY wbbq Ki|

L) †deqwi 1 Zwi‡Li †jb‡`‡bi wfwË‡Z GKwU K¨vk‡g‡gv c¯‘Z Ki|

M) †deqwi 7 I 15 Zwi‡Li †jb‡`b evKx‡Z n‡q‡Q g‡b K‡i GKwU Pvjvb c¯‘Z Ki|

ZZxq Aa¨vq

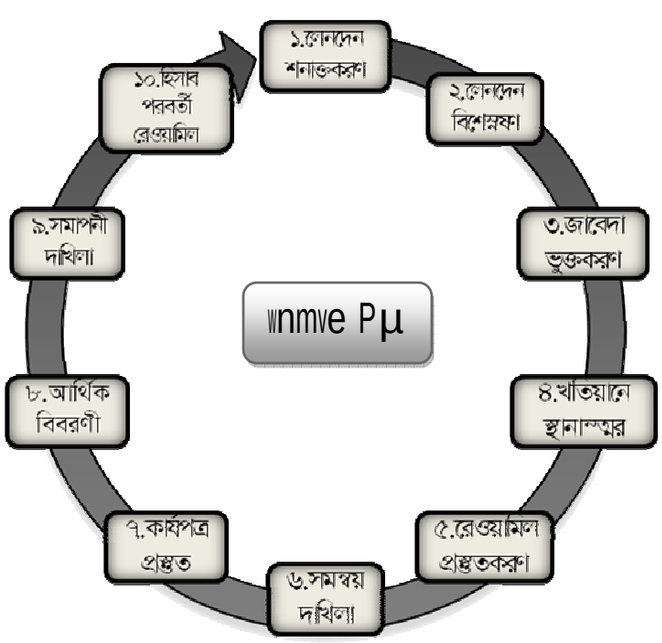
`Zidv `wLjv c×wZ

mgM weke¨vcx e¨emv cwZôvbmg‡n wnmve msi¶‡Yi Rb¨ wbfi‡hvM¨, weÁvbm¤§Z I cY¨½ c×wZ wn‡m‡e `Zidv `wLjv c×wZ cwZwôZ Ges cwiwPZ| `ÔZidv `wLjv c×wZ‡Z A_ ev Aww_K g‡j¨ cwigvc‡hvM¨ cwZwU †jb‡`b‡K ^ØZ mZvq cKvk Kiv nq| e¨emv‡qi mwVK djvdj I cKZ Aww_K Ae¯'v Rvbvi Rb¨ `ÔZidv `wLjv c×wZi †Kvb weKí †bB|



GB Aa¨vq †k‡l Avgiv Ñ

- †jb‡`‡bi ^ØZmZv bxwZ e¨vL¨v Ki‡Z cvie|
- `ÔZidv `wLjv c×wZi avivq I ^ewkó¨ eYbv Ki‡Z cvie|
- `ÔZidv `wLjv c×wZi mweavmgn e¨vL¨v Ki‡Z cvie|
- †jb‡`‡b RwoZ `wU c¶ A_vr †WweU I †µwWU c¶ mbv³/wPwýZ Ki‡Z cvie|
- avivewnKZv i¶vq wnmveP‡µi wewfb avc e¨vL¨v Ki‡Z cvie|
- †jb‡`‡bi Rb¨ Dch³ wnmv‡ei eB wPwýZ Ki‡Z cvie|
- GK Zidv `wLjvi avivYv wb‡q e¨emv‡qi gbvdv wbYq Ki‡Z cvie|



`ÔZidv `wLjv c×wZi avivYv :

BZvjxi cwm× MwYZwe` jKv c¨vwmlwj (Luca Pacioli) 1494 Lxóv‡ã Aw_K NUbvejx mwVKfv‡e I mPvifv‡e wjwce× Kivi GKwU c×wZ eYbv K‡ib| D³ c×wZwU `ÔZidv `wLjv c×wZ bv‡g cwiwPZ| `ÔZidv `wLjv c×wZ wnmvei¶‡Yi GKgvÎ wbfi‡hvM¨, weÁvbm¤§Z I cYv½ c×wZ wn‡m‡e cwZwôZ| GB c×wZ‡Z cwZwU †jb‡`‡bi ^ØZ mZvi K_v D‡jL Kiv n‡q‡Q| cwZwU †jb‡`‡b `B ev Z‡ZwaK wnmveLvZ _v‡K| GB wnmveLvZ¸‡jv ^ØZ mËvq wjwce× Kiv nq| GKwU n‡jv †WweU, AciwU †µwWU| `ÔZidv `wLjv c×wZi gva¨‡g wnmve mg‡ni `wU c¶ A_vr †WweU I †µwWU c¶ wjwce× Kiv nq| GB c×wZ‡Z cwZwU †WweU wjL‡bi Rb¨ mgvb A‡_i †µwWU wjLb n‡e| d‡j erm‡ii †h †Kvb mgq wnmv‡ei †gvU †WweU UvKvi A¼ †gvU †µwWU UvKvi A‡¼i mgvb nq| mwVKfv‡e wnmve cYq‡bi Rb¨ †h e¨e¯’vq †jb‡`bmg‡ni ^ØZ mZv hv_vh_fv‡e wjwce× Kiv nq, Zv‡K `ÔZidv `wLjv c×wZ e‡j|

D`vniY Gi mvnv‡h¨ `ÔZidv `wLjv c×wZi e¨vL¨v c`vb Kiv n‡jv :
Awd‡mi KgPvix‡K †eZb eve` 7,000 UvKv c`Ë n‡jv|
G †jb‡`bwU‡K wnmve eB‡Z `ÔZidv `wLjv c×wZ Abmv‡i wjwce× Ki‡Z n‡j c_‡g Gi ga¨w¯’Z `wU c¶ wbaviY Ki‡Z n‡e| G †jb‡`bwUi ga¨w¯’Z c¶ `wU n‡PQ-

K) †eZb wnmve

L) bM` UvKv cqmvi wnmve ev bM`vb wnmve

†h‡nZ †eZb Kvievi cwZôv‡bi GKwU e¨q, †m‡nZ e¨q ew× cvIqvq †eZb wnmve 5,000 UvKv †WweU n‡e| Avevi †h‡nZ †eZb c`v‡bi d‡j bM` UvKv Kvievi n‡Z P‡j wM‡q‡Q, †m‡nZ bM` Z_v m¤ú` nvm cvIqv‡Z bM`vb wnmve 5,000 UvKv †µwWU n‡e|

mZivs †`Lv hv‡”Q †h, G †jb‡`bwUi Rb¨ †eZb wnmve †h cwigvY †WweU n‡q‡Q, bM`vb wnmvewU mgcwigvY †µwWU n‡q‡Q| GUvB n‡”Q `ÔZidv `wLjv c×wZi gjbxwZ|

`ÔZidv `wLjv wnmve c×wZi gjbxwZ ev ^ewkó¨ :
wnmve weÁv‡bi me‡P‡q wbfi‡hvM¨, weÁvbm¤§Z, cYv½ I ¯^qs m¤úY wnmve msi¶Y c×wZB n‡”Q `ÔZidv `wLjv c×wZ| `ÔZidv `wLjv c×wZ‡Z A_ ev Aw_K g‡j¨ cwigvc‡hvM¨ cwZwU †jb‡`b‡K ^ØZ mZvq cKvk Kiv nq d‡j GKwU wnmve LvZ‡K cvß mweavi Rb¨ †WweU Ges Aci wnmve LvZ‡K c`Ë mweavi Rb¨ †µwWU Kiv nq| `ÔZidv `wLjv c×wZi gjbxwZ ev ^ewkó¨¸‡jv wbgic :

1| ^ØZ mËv : cwZwU †jb‡`‡b Kgc‡¶ `wU wnmve _v‡K| †WweU I †µwWU wbYq Kivi c‡e cwZwU †jb‡`‡b RwoZ wnmveLvZmgn †ei K‡i Zv‡`i c‡Z¨KwU †Kvb †kYxi wnmve Zv wbicY Ki‡Z nq| Zvici `ÔZidv `wLjv Abhvqx cwZwU wnmv‡ei †WweU I †µwWU wbYq Ki‡Z nq|

2| `vZv I MnxZv : cwZwU †jb‡`‡b mweav MnYKvix MnxZv I mweav c`vbKvix `vZv wnmv‡e KvR K‡i|

3| †WweU I †µwWU Kiv : mweav MnYKvix wnmve‡K †WweU I mweav c`vbKvix wnmve‡K †µwWU Kiv nq|

4| mgvb A‡¼i Av`vb c`vb : cwZwU †jb‡`‡bi †WweU I †µwWU UvKvi cwigvY mgvb n‡e|

5| mvgwMK djvdj : †h‡nZ cwZwU †jb‡`b †WweU †µwWU we‡klY K‡i mgcwigvY UvKvi AsK Øviv wjwce× Kiv nq †m‡nZ mvgwMK djvdj wbYq mnR nq| †gvU †jb‡`‡bi †WweU w`‡Ki †hvMdj †µwWU w`‡Ki †hvMd‡ji mgvb nq|

`ÔZidv `wLjv c×wZi mweavmgn :

`ÔZidv `wLjv wnmve c×wZ n‡"Q GKwU cYv½, wbfi‡hvM¨, weÁvbm¤§Z I ¯^qs m¤úY GKwU c×wZ| G wnmve c×wZi wewfb mweav i‡q‡Q| `ÔZidv `wLjv wnmve c×wZi mweavi Kvi‡Y eo eo e¨emwqK cwZôv‡bi wnmve msi¶‡Yi †¶‡Î G c×wZ †ek Rbwcq| mweav¸‡jv wb‡g Av‡jvPbv Kiv n‡jv|

1| cwicY wnmve msi¶Y : cwZwU †jb‡`b‡K †WweU I †µwWU we‡klY K‡i mgcwigvY UvKvq wjwce× Kiv nq e‡j †h †Kvb †jb‡`‡bi cYv½ wnmve Rvbv hvq|

2| jvf ‡jvKmvb wbicY : G c×wZ‡Z e¨emv‡qi gbvdv RvZxq Avq e¨‡qi cwicY I mwVK wnmve msi¶Y Kiv nq e‡j wbw`ó mgq c‡i wek` Avq weeiYx ^Zwii gva¨‡g e¨emv‡qi bxU jvf ev bxU †jvKmvb wbYq Kiv hvq|

3| MwYwZK ï×Zv hvPvB : G c×wZi gva¨‡g †h‡nZ cwZwU †jb‡`‡bi †WweU c‡¶i wecix‡Z mgcwigvY As‡Ki †µwWU `wLjv wjwce× Ki‡Z nq| d‡j †Kvb wbw`ó Zwi‡L †ilqwgj c¯‘Z K‡i wnmv‡ei MwYwZK wbfjZv cix¶v Kiv hvq|

4| Aww_K Ae¯’v wbicY : GKwU wbw`ó Zwi‡L Aww_K Ae¯’vi weeibx ^Zwii gva¨‡g Kviev‡ii Aww_K Ae¯’v m¤ú‡K avivYv cvIqv hvq|

5| fj ÎwU I Rwjqw Z D`NvUb I cwZ‡iva : G c×wZ‡Z wnmve msi¶Y Ki‡j Le mn‡RB fj ÎwU I RwjqwZ wPwýZ K‡i cwZ‡iv‡ai e¨e¯’v Kiv hvq|

6| e¨q wbqšY : G c×wZ‡Z AwZwi³ e¨q mn‡RB wbqšb Kiv hvq|

7| †gvU †`bv cvIbvi cwigvY wbYq : G c×wZ‡Z wnmve ivLvi d‡j e¨emv‡qi gwjK †h †Kvb mgq Zvi †gvU cvIbv I †`bvi cwigvY wPwýZ K‡i c‡qvRbxq e¨e¯’v MnY Ki‡Z cv‡i|

8| mwVK Ki wbavivY : G c×wZ‡Z mwVK wnmve ivLvi d‡j Gi wfwË‡Z wbbxZ wewfb Ki h_v AvqKi Avg`vbx-ißvbx ïé, f¨vU BZ¨w` Ki KZc‡¶i wbKU MnY‡hvM¨ nq|

9| mnR c‡qvM : `ÔZidv `wLjv c×wZ‡Z cwZwU †jb‡`b‡K weÁvbm¤§Z Dcv‡q †WweU †µwWU we‡klY K‡i wjwce× Kiv nq| ZvB †QvU eo mKj cwZôv‡biB GB c×wZ mn‡R e¨envi Kiv hvq|

10| mveRbxb ¯^xKwZ : `ÔZidv `wLjv c×wZ GKwU weÁvbm¤§Z, cYv½, wbfj, ¯^qs m¤úY I wbfi‡hvM¨ c×wZ weavq mgMwe‡k G c×wZ GKwU meRb¯^xKZ c×wZ wnmv‡e MnY‡hvM¨Zv †c‡q‡Q|

†WweU †µwWU wbY‡qi wbqgvejx :

c‡eB ejv n‡q‡Q †h, `ÔZidv `wLjv c×wZ‡Z wnmve ivL‡j wnmv‡e †gvU †WweU I †gvU †µwW‡Ui UvKvi AsK mgvb nq| GB avivYvB wnmve mgxKi‡Yi wfwË| wnmve mgxKi‡Yi gj Dcv`vb¸‡jv n‡jv:- m¤ú`, `vq I gwjKvbv mZ| gwjKvbv ¯^Z Dcv`vb‡K cfve we¯—viKwi Ab¨Zg `wU Dc`vb n‡"Q Avq I e¨q|

AZGe, ejv hvq †h, Avgiv e¨emv‡q †gvU 5 (cvP) ai‡bi wnmve †`L‡Z cvB :

1| m¤ú` 2| `vq 3| gwjKvbv mZ 4| Avq I 5| e¨q

wewfb †kYxi wnmv‡ei †WweU †µwWU wbY‡qi c×wZ wb‡P Av‡jvPbv Kiv n‡jv :

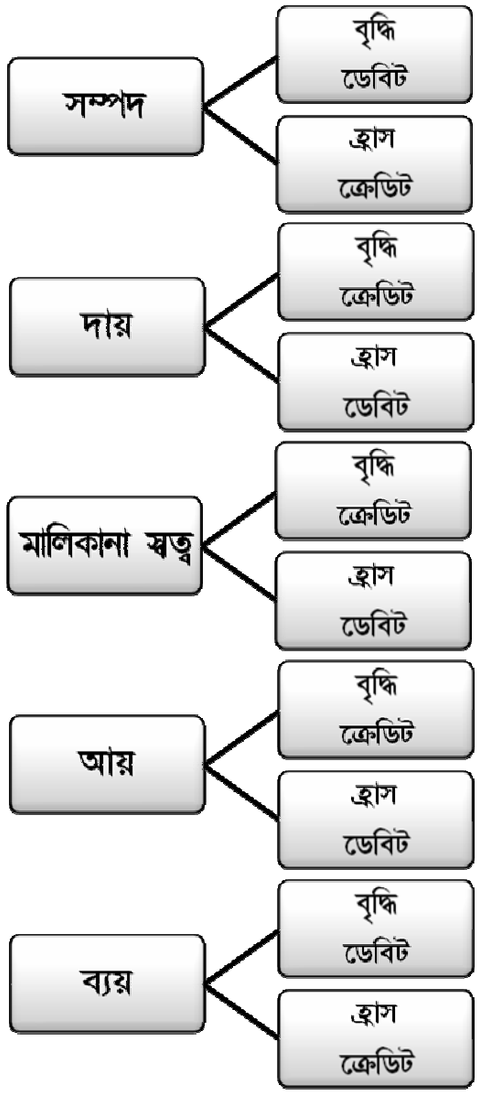
1| m¤ú` : †jb‡`‡bi d‡j m¤ú` evo‡Z cv‡i ev Kg‡Z cv‡i| †hgb- Avmevecî µq Kiv n‡j m¤ú` ew× Ges weµq Kiv n‡j nvm cvq| m¤ú` ew× †c‡j †WweU I m¤ú` nvm †c‡j †µwWU nq|

2| `vq : m¤ú‡`i gZB †jb‡`‡bi d‡j `vq ew× ev nvm †c‡Z cv‡i| †hgb- e¨vsK †_‡K FY wb‡j `vq ew× cvq Avevi F‡Yi wK¯Í cwi‡kva Ki‡j `vq nvm cvq| m¤ú‡`i mv‡_ `v‡qi m¤úK wecixZ| ZvB `vq ew× †c‡j †µwWU I nvm †c‡j †WweU nq|

3| gwjKvbv mZ : e¨emv ïi Kivi Rb¨ gwjK c_‡g gjab Av‡b| d‡j gwjKvbv mZ ew× cvq| Avevi gwjK e¨emvq †_‡K e¨w³MZ c‡qvR‡b D‡Ëvjb Ki‡j gwjKvbv mZ nvm cvq| gwjKvbv mZ cwZôv‡bi Rb¨ GK ai‡Yi `vq| KviY wnmvewÁv‡bi bxwZ Abhvqx gwjK I e¨emvq cwZôvb Avjv`v mZv| d‡j `v‡qi gZB gwjKvbv mZ ew× †c‡j †µwWU I nvm †c‡j †WweU nq|

4| Avq : e¨emv‡qi gj D‡Ï‡k¨B n‡"Q gbvdv ARb Kiv Ges gbvdvi Dci GKgvÎ `we gwj‡Ki| cKZc‡¶ gbvdv n‡"Q Av‡qi H Ask hv e¨q A‡c¶v AwaK| mZivs Avgiv ej‡Z cwi Avq gwjKvbv m‡Zi ew× NUvq| ZvB Avq ew× †c‡j †µwWU I nvm †c‡j †WweU nq|

5| e¨q : e¨q Av‡qi wecixZ| Avq †h‡nZ gwjKvbv m‡Zi ew× NUvq, ZvB e¨‡qi d‡j gwjKvbv m‡Zi nvm n‡e| e¨emv‡qi e¨q gwjKvbv mZ‡K Kwg‡q †`q| ZvB e¨q ew× †c‡j †WweU I nvm †c‡j †µwWU nq|



†jb‡`‡b `ÔZidv `wLjv c×wZi cfve D`vni‡Yi mvnv‡h¨ eYbv Kiv n‡jv;

1| Rbve nwmwb bM` 50,000 UvKv gjab ¯^ic G‡b e¨emv ïi Ki‡jb|
2| Awd‡mi Rb¨ Avmevecî µq Kiv n‡jv 5,000 UvKv|
3| KgPvix‡`i †eZb c`vb 6,000 UvKv|
4| cY¨ µq 20,000 UvKv|

5| e¨vs‡K Rgv †`qv n‡jv 25,000 UvKv|
6| cY¨ weµq Kiv n‡jv 18,000 UvKv|
7| weÁvcb eve` †PK c`vb Kiv n‡jv 7,000 UvKv|
8| Kwgkb cvlqv †Mj 3,000 UvKv|
9| e¨vs‡Ki wbKU n‡Z m` cvlqv †Mj 1,200 UvKv|
10| av‡i cY¨ weµq Kiv n‡jv 15,000 UvKv|
11| fvov eve` †PK c`vb Kiv n‡jv 6,000 UvKv|
12| e¨emv‡qi c‡qvR‡b e¨vsK n‡Z D‡Ëvjb 8,000 UvKv|

mgvavb

1	bM`vb wnmve gjab wnmve	†WweU †µwWU	50,000 50,000	cwZôv‡bi bM` A_ (m¤ú`) ew× cvlqvq bM`vb wnmve †WweU	 Ab¨w`‡K gwjK cwZôv‡b bM` A_ Avbvqb Kivq gwjKvbv mZ †e‡o‡Q, ZvB gjab wnmve †µwWU	
2	Avmevecx wnmve bM`vb wnmve	†WweU †µwWU	5,000 5,000	Avmevecx µ‡qi d‡j cwZôv‡b GKw`‡K Avmevecx bvgK m¤ú` ew× †c‡q‡Q Ges Ab¨w`‡K bM` A_ nvm †c‡q‡Q	ZvB Avmevecx wnmve †WweU I bM`vb wnmve †µwWU	
3	†eZb LiP wnmve bM`vb wnmve	†WweU †µwWU	6,000 6,000	†eZb c`v‡bi d‡j LiP ew× cvlqvq, †eZb wnmve †WweU Ab¨w`‡K bM` A_ nvm cvlqvq bM`vb wnmve †µwWU		
4	µq wnmve bM`vb wnmve	†WweU †µwWU	20,000 20,000	cY¨ µq Kiv‡Z e¨q ew× †c‡q‡Q d‡j µq †WweU Ab¨w`‡K bM` A_ nvm cvlqvq Dnv †µwWU		
5	e¨vsK wnmve bM`vb wnmve	†WweU †µwWU	25,000 25,000	e¨vs‡K bM` A_ Rgv †`qvq e¨vs‡Ki e¨v‡jÝ ew× †c‡q‡Q d‡j e¨vsK wnmve †WweU Ab¨w`‡K bM` A_ nvm cvlqvq Dnv †µwWU		
6	bM`vb wnmve weµq wnmve	†WweU †µwWU	18,000 18,000	cY¨ weµ‡qi d‡j bM` A_ ew× cvlqvq Dnv †WweU, Ab¨w`‡K weµ‡qi d‡j Avq ew× cvlqvq weµq wnmve †µwWU		
7	weÁvcb LiP wnmve e¨vsK wnmve	†WweU †µwWU	7,000 7,000	weÁvcb eve` LiP ew× cvlqvq Dnv †WweU, Ab¨w`‡K e¨vsK †_‡K UvKv cwi‡kva Kivq m¤ú` nvm cvlqvq e¨vsK wnmve †µwWU		
8	bM`vb wnmve Kwgkb Avq wnmve	†WweU †µwWU	3,000 3,000	Kwgkb bM‡` cvß nlqvq bM` m¤ú` ew× †c‡q‡Q ZvB bM`vb wnmve †WweU	Ab¨w`‡K Kwgkb bvgK Avq ew× cvlqvq Dnv †µwWU	
9	e¨vsK wnmve e¨vsK m` wnmve	†WweU †µwWU	1,200 1,200	e¨vsK m` gÄi Kivq e¨vsK e¨v‡jÝ ew× †c‡q‡Q d‡j e¨vsK †WweU, Ab¨w`‡K m` bvgK Avq ew× cvlqvq Dnv †µwWU		
10	‡`bv`vi wnmve weµq wnmve	†WweU †µwWU	15,000 15,000	av‡i weµ‡qi d‡j †`bv`vi n‡Z A_ Av`v‡qi AwaKvi cvlqvq †`bv`vi bvgK m¤ú` †WweU, Ab¨w`‡K weµ‡qi d‡j Avq ew× cvlqvq weµq †µwWU		
11	fvov LiP wnmve e¨vsK wnmve	†WweU †µwWU	6,000 6,000	fvov cwi‡kv‡ai d‡j LiP ew× cvlqvq fvov wnmve †WweU, Ab¨w`‡K †PK c`v‡bi d‡j e¨vsK e¨v‡jÝ nvm cvlqvq e¨vsK wnmve †µwWU		
12	bM`vb wnmve e¨vsK wnmve	†WweU †µwWU	8,000 8,000	e¨emv‡qi c‡qvR‡b e¨vsK n‡Z bM` A_ D‡Ëvjb Kivq bM` A_ ew× †c‡q‡Q d‡j Dnv ‡WweU, Ab¨w`‡K e¨vs‡Ki e¨v‡jÝ nvm cvlqvq e¨vsK wnmve †µwWU		

KvR : wb‡gv³ †jb‡`bmgn n‡Z †gmwm Rqv GÛ †Kvs Gi ewn‡Z wnmvemgn wPwýZ K‡i Dnv‡`i †WweU I †µwWU wbYq Ki-

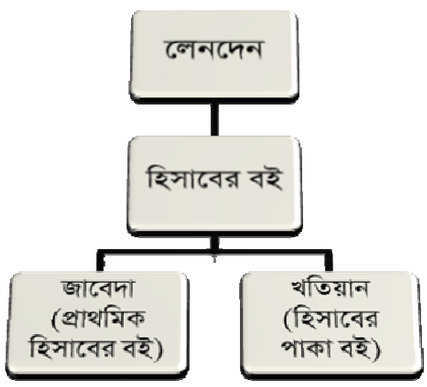
1| wg‡mm Rqv gLvRx Kvie‡i Av‡iv 20,000 UvKv wewb‡qvM Ki‡jb|
2| Awd‡mi Rb¨ GKwU Kw¤úDUvi µq Kiv n‡jv 25,000 UvKv|
3| Awdm fvov wZb gv‡mi AwMg c`vb Kiv n‡jv 18,000 UvKv|
4| ivR‡bi wbKU weµq Kiv n‡jv 25,000 UvKv|
5| e¨vsK PvR avh Kij 1,500 UvKv |
6| e¨vsK n‡Z D‡Ëvjb Kiv n‡jv 6,000 UvKv|
7| av‡i cY¨ µq Kiv n‡jv 15,000 UvKv|
8| gRix c`vb Kiv n‡jv 3,000 UvKv|
9| µq †diZ 2,000 UvKv|
10| e¨vs‡K Rgv †`qv n‡jv 10,000 UvKv|

`ÛZidv `wLjv c×wZ‡Z iw¶Z wnmv‡ei eB :
`ÛZidv `wLjv c×wZ‡Z †h mKj cavb wnmv‡ei eB ivLv nq Zvi †kwYwefvM wb‡g †`Lv‡bv n‡jv-

K) Rv‡e`v : †jb‡`b msNwUZ nlqvi ci Zv wPwýZ K‡i `ÛZidv `wLjv c×wZi bxwZ Abhvqx †WweU I †µwWU we‡klY K‡i mec_g †h eB‡Z wjwce× Kiv nq Zv‡KB cv_wgK wnmv‡ei eB ev Rv‡e`v e‡j|

Rv‡e`v wewfb cKvi n‡Z cv‡i:

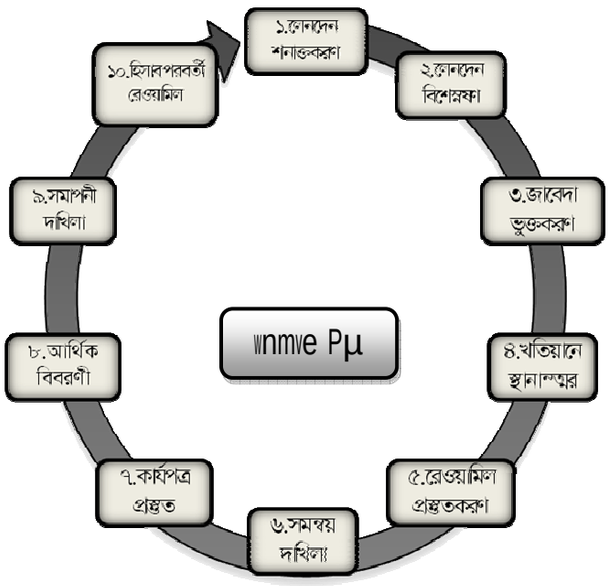
1| µq Rv‡e`v : µq Rv‡e`vq av‡i cY¨ µq msµvš †jb‡`b wjwce× Kiv nq|
2| weµq Rv‡e`v : weµq Rv‡e`vq av‡i cY¨ weµq msµvš †jb‡`b wjwce× Kiv nq|
3| µq †diZ Rv‡e`v : µq †diZ Rv‡e`vq av‡i µxZ cY¨ †diZ msµvš †jb‡`b wjwce× Kiv nq|
4| weµq †diZ Rv‡e`v : weµq †diZ Rv‡e`vq av‡i wewµZ cY¨ †diZ G‡j Zv wjwce× Kiv nq|
5| bM` cwß Rv‡e`v : bM` A_ cwß msµvš †jb‡`b bM` cwß Rv‡e`vq wjwce× Kiv nq|
6| bM` c`vb Rv‡e`v : bM` A_ c`vb msµvš †jb‡`b bM` c`vb Rv‡e`vq wjwce× Kiv nq|



7| cKZ Rv‡e`v : †h mKj †jb‡`b Dc‡iv³ †Kvb cv_wgK eB‡Z wjwce× Kiv hvq bv †m¸‡jv cKZ Rv‡e`vq wjwce× Kiv nq|

L) LwZqvb : Rv‡e`vq wjwce×KZ mKj †jb‡`b¸‡jv‡K Avjv`v Avjv`vfv‡e Dch³ wk‡ivbv‡g †h eB‡Z ¯'vbvši K‡i mswkó wnmv‡e Ašf³ Kiv nq Zv‡K LwZqvb e‡j|

wnmve Pµ :



Pjgvb avivi Abhvqx e¨emvq cwZôv‡bi Kvhµg AbšKvj a‡i Pj‡Z _vK‡e e‡j Abgvb Kiv nq| e¨emv‡qi wnmve msi¶‡Yi avivewnK AveZb‡KB wnmve Pµ e‡j|

1| †jb‡`b kbv³KiY : wnmve P‡µi c_g av‡c e¨emv‡qi cwZwU NUbv‡K we‡klY K‡i †jb‡`b wn‡m‡e wPwýZ Kiv nq|

2| †jb‡`b we‡klY : GB av‡c cwZwU †jb‡`b we‡klY K‡i mswkó wnmveLvZ¸‡jv wPwýZ Kiv nq| †hgb: 5,000 UvKvi hš¿cwZ †Kbv nj| GLv‡b `ÔwU wnmve we`¨gvb| GKwU hš¿cwZ wnmve I AciwU bM`vb wnmve|

3| Rv‡e`vf³KiY : we‡klYKZ wnmveLvZ¸‡jv `ÔZidv `wLjv Abmv‡i wPÎ: wnmve Pµ _gK eB‡Z †WweU †µwWU we‡klY K‡i Zwi‡Li µgvbmv‡i Rv‡e`vq wjwce× Kiv nq|

4| LwZqv‡b ¯'vbvši : GB av‡c Rv‡e`vq wjwce×KZ †jb‡`b¸‡jv‡K Avjv`v Avjv`v wnmv‡ei wk‡ivbv‡g wjwce× Kiv nq| cwZwU wnmveLv‡Zi Rb¨ Avjv`v Avjv`v LwZqvb ^Zix K‡i cwZwU wnmv‡ei wbw`ó mgqv‡š DØË wbYq Kiv nq|

5| †ilqwgj c¯'ZKiY : hveZxq †jb‡`b mgn wbfjfv‡e wnmve ewn‡Z wjwce× n‡q‡Q wKbv Zv hvPvB Kivi D‡Ïk¨ LwZqvb Gi †WweU D×Ë I †µwWU D×‡Ëi mvnv‡h¨ †ilqwgj c¯'Z Kiv nq|

6| mgš^q `wLjv : e¨emv‡qi cKZ Aw_K Ae¯'v wbY‡qi Rb¨ mswkó wnmveKv‡ji cvc¨ Avq, e‡Kqv LiP, AwMg LiP Ges AbcwRZ Avq BZ¨w` `dv¸‡jv‡K mgš^q Ki‡Z mgš^q `wLjv c`vb Kiv nq|

7| KvhcÎ c¯'Z : Aw_K weeiYx c¯'Z mnRZi Kivi D‡Ïk¨ Hw”QK KvR wn‡m‡e eûNi wewkó GKwU weeiYx c¯'Z Kiv nq, hv‡K KvhcÎ (Work Sheet) e‡j|

8| Aw_K weeiYx c¯'Z : Aw_K weeiYx c¯'‡Zi gva¨‡g e¨emvq cwZôv‡bi jvf-¶wZ, m¤ú`, `vq I gwjKvbv m‡Zi cwigvY wbYq Kiv nq|

9| mgvcbx `wLjv : Kviev‡ii gbvdv RvZxq Avq Ges gbvdvRvZxq e¨q¸‡jvi †Ri I D‡Ëvjb wnmve ermiv‡š eÜ Ki‡Z nq| GK erm‡ii Avq-e¨q cieZx wnmve ermi hv‡e bv, ZvB mgvcbx `wLjvi c‡qvRb nq|

10| wnmve cieZx †ilqwgj ev cviw¤K Rv‡e`v : mgvcbx `wLjv c`v‡bi gva¨‡g e¨emv‡qi Avq, e¨q I D‡Ëvjb wnmve eÜ n‡q hvq| Aewkó m¤ú`, `vq I gwjKvbv mZ wnmv‡ei †Ri wb‡q cieZx cieZx wnmve ermi ïi Kiv nq| Gi Rb¨ wnmve cieZx †ilqwgj ev cviw¤K Rv‡e`v c¯'Z Kiv nq|

wnmv‡ei avivewnKZv i¶v c×wZ :

Pjgvb avivYv i bxwZ Abmv‡i cwZwU e¨emvq cwZôvb Awb`ó Kvj chš Pj‡Z _vK‡e| cwZwU wnmveKvj †k‡l cbivq GKB avivewnKZvq wnmvei¶‡Yi Kvhmgn cwiPwjZ nq| A_vr PjwZ wnmve Kvj †k‡l avivewnKfv‡e cieZx wnmveKvj Avi¤ nq Ges bZb fv‡e wnmve †jLv ïi nq| djkwZ‡Z †`Lv hvq e¨emvqK †jb‡`b msNwUZ nevi ci †_‡K Aww_K weeiYx c¯‘Z chš cwZeQi wnmve msµvš welq¸‡jv chvqµ‡g avivewnKfv‡e Pj‡Z _v‡K| GUvB wnmv‡ei avivewnKZv|

D‡jL¨ †h, wnmve P‡µi wbqgvbmv‡i cieZx wnmve Kv‡ji ïi‡Z weMZ wnmve Kvj †k‡l c¯‘ZKZ Aww_K Ae¯’vi weeiYx‡Z c`wkZ mKj m¤ú`‡K †WweU Ges mKj `vqmgn‡K †µwWU †`wL‡q cieZx wnmve Kv‡ji hvÎv ïi nq| d‡j wnmve P‡µi wewfb avc¸‡jv ceeZx I cieZx eQ‡ii g‡a¨ avivewnKZv i¶v K‡i|

GKZidv `wLjv c×wZ

†h mKj e¨emvq cwZôv‡bi AvqZb †QvU I †jb‡`‡bi msL¨v Kg, †m mKj cwZôv‡b GKZidv `wLjv c×wZ cwijw¶Z nq| GB c×wZ‡Z †Kvb †jb‡`‡bi GKwU c‡¶i, †Kvb †jb‡`‡bi `wU c‡¶iB Ges †Kvb †jb‡`‡bi †KvbI c¶B wjwce× Kiv nq bv| cKZc‡¶ GKZidv `wLjv weÁvbm¤§Z c×wZ bq|

GB c×wZ‡Z wKQ m¤ú` I `v‡qi wnmve msi¶Y Kiv n‡jI Avq I e¨‡qi wnmve¸‡jv msi¶‡Yi ¸iZ †`qv nq bv| e¨emv‡qi jvf-¶wZ wbic‡Yi †¶‡Î wb‡gv³ mÎ / c×wZ e¨envi Kiv nq |

jvf/¶wZ = {(mgvcbx gjab+D‡Ëvjb)Ñ(cvi¤K gjab+AwZwi³ gjab)}
cvi¤K gjab = cvi¤K †gvU m¤ú`Ñcvi¤K †gvU `vq
mgvcbx gjab = mgvcbx †gvU m¤ú`Ñ mgvcbx †gvU `vq

mgvcbx gjab I D‡Ëvj‡bi mgwó cvi¤K I AwZwi³ gja‡bi mgwó A‡c¶v cwigv‡Y eo n‡j cv_K¨wU jvf Ges cwigv‡Y †QvU n‡j cv_K¨wU ¶wZ¯^ic MY¨ Kiv nq| D`vni‡Yi gva¨‡g †`Lv‡bv njÑ

wg‡mm kv‡njv LvZb GKRb ¶` e¨emvqx| wb‡gv³ Z_¨ Zvi wnmve eB n‡Z msMn Kiv n‡q‡Q|

	01/01/2012	31/12/2012
†gvU m¤ú`	1,20,000	1,50,000
†gvU `vq	35,000	55,000

2012 mv‡j AwZwi³ gjab Avbqb 20,000 UvKv Ges gwj‡Ki †gvU D‡Ëvjb 30,000 UvKv|
2012 mv‡ji mv‡njv LvZ‡bi jvf/¶wZ wbYq Ki:

mgvavb:

cvi¤K gjab = cvi¤K †gvU m¤ú`Ñcvi¤K †gvU `vq
= (1,20,000Ñ35,000) = 85,000
mgvcbx gjab = mgvcbx †gvU m¤ú`Ñ mgvcbx †gvU `vq
= (1,50,000Ñ55,000) = 95,000
∴ jvf/¶wZ = {(mgvcbx gjab+D‡Ëvjb)Ñ(cvi¤K gjab+AwZwi³ gjab)}
= {(95,000+30,000)-(85,000+20,000)}
= (1,25,000-1,05,000)
= 20,000
∴ jv‡fi cwigvY = 20,000 UvKv

KvR : cjvk Kgvi cvj GKRb gw` †`vKvb e¨emvqx| 2012 mv‡ji 1 Rvbqwi Zvi gja‡bi cwigvY wQj 70,000 UvKv| D³ eQ‡i Zvi D‡Ëvj‡bi cwigvY 15,000 UvKv Ges wZwb †Kvb AwZwi³ gjab Avbqb K‡ibwb| 31 wW‡m¤^i 2012 Zwi‡L †gvU m¤ú` 1,20,000 Ges †gvU `vq 30,000 UvKv wQj| jvf/¶wZ cwigvY wbYq Ki |

Abkxjbx

eûwbevPwb ck :

1| `ÔZidv `wLjv c×wZ GKwU -

K) wi‡cwUs c×wZ
L) Aw_K weeiYx c¯‘ZKiY c×wZ
M) wjwce×KiY c×wZ
N) †WweU I †µwWU wbaviY c×wZ

2| `ÔiZdv `wLjv c×wZi ^ewkó¨ nj-

i) G c×wZ‡Z `vZv I MnxZv `wU c¶ _vK‡e|
ii) †gvU †WweU A¼ me`vB †gvU †µwWU A‡¼i mgvb n‡e|
iii) MnxZvi wnmve †µwWU I `vZvi wnmve †WweU n‡e|

wb‡Pi ‡KvbwU mwVK?

K) i I ii
L) ii I iii
M) i I iii
N) i, ii I iii

wb‡gi Z‡_¨i Av‡jv‡K 3, 4 I 5bs c‡ki DËi `vI|

e¨emvqx Rbve mexi ivq cwZôv‡bi Rb¨ µq eB, weµq eB, cvc¨ wej eB, c‡`q wej eB BZ¨w` msi¶Y K‡ib| GQvov wnmve m¤ú‡K Zvi m®úó Ávb _vKvi ‡Y evÆvRwbZ `wLjv Ab¨fv‡e wjwce× K‡i‡Qb| cieZx‡Z wZwb cwZôv‡bi Aw_K Ae¯’v AeMZ nIqvi Rb¨ Aw_K weeiYx cYqb K‡ib Ges Gfv‡e avivewnKfv‡e cwZôv‡bi wnmve cwiPvjbv K‡ib|

3| Rbve mexi ivq Gi µq eB‡Z wjwce× K‡ib-

K) av‡i µq
L) av‡i weµq
M) bM‡` µq
N) µq †diZ

4| Rbve mexi ivq evUvRwbZ `wLjv wjwce× K‡ib-

K) bM`vb eB‡Z
L) weµq †diZ eB‡Z
M) cvc¨ wej eB‡Z
N) cKZ Rv‡e`vq

5| Rbve mexi iv‡qi cvi¤K Rv‡e`v `wLjvi c‡qvRb nq †Kb?

K) wnmve P‡µi avivi AbmiY Kivi Rb¨
L) cieZx wnmve Kv‡ji hvÎv ïi Kivi Rb¨
M) wnmv‡ei MwYwZK ï×Zv hvPvB‡qi Rb¨
N) eZgvb wnmveKv‡ji Aw_K Ae¯’v Rvbvi Rb¨

6| GKZidv `wLjv c×wZ‡Z mvaviYZ †Kvb †kwYi wnmve msi¶Y Kiv nq bv ?

i) m¤ú`
ii) Avq
iii) e¨q

wb‡Pi ‡KvbwU mwVK?

K) i L) i I ii
M) ii I iii N) i I iii

7| †KvbwU mwVK ?

K) cviw¤K gjab = cviw¤K †gvU m¤ú` Ñ mgvcbx †gvU m¤ú`
L) mgvcbx gjab = cviw¤K †gvU `vq + mgvcbx †gvU `vq
M) cviw¤K gjab = cviw¤K †gvU m¤ú` Ñ cviw¤K †gvU `vq
N) mgvcbx gjab = cviw¤K †gvU m¤ú` + mgvcbx †gvU m¤ú`

8| Aww_K weeiYxi Lmov ¯^vaic e¨envi Kiv nq-

K) †ilqwgj L) mgš^q `wLjv
M) mgvcbx `wLjv N) KvhcÎ

9| †Kvb avivewnKZwU mwVK ?

K) †ilqwgj, mgš^q `wLjv, KvhcÎ, Aww_K weeiYx
L) mgš^q `wLjv, †ilqwgj, Aww_K weeiYx, KvhcÎ
M) KvhcÎ, †ilqwgj, mgš^q `wLjv, Aww_K weeiYx
N) †ilqwgj, KvhcÎ, mgš^q `wLjv, Aww_K weeiYx

10| cviw¤K gjab 70,000 UvKv Ges mgvcbx gjab 90,000 UvKv n‡j, jvf/¶wZi cwigvY KZ ?

K) jvf 20,000 UvKv L) ¶wZ 20,000 UvKv
M) ¶wZ 70,000 UvKv N) jvf 90,000 UvKv

11| `ÖZidv `wLjv c×wZi gjbxwZ †KvbwU?

K) µq ew× †WweU ,Avq nvm †µwWU
L) e¨q ew× †WweU ,Avq nvm †µwWU
M) mweav MnYKvix †WweU,mweav c`vbKvix †µwWU
N) mweav MnYKvix †µwWU,mweav c`vbKvix †WweU

12| eZgv‡b wnmv‡ei wfwË njÑ

i) Drcv`b e¨q wnmve c×wZ ii) GK Zidv `wLjv c×wZ iii) `Ö Zidv `wLjv c×wZ

wb‡Pi ‡KvbwU mwVK?

K) i L) ii M) iii N) i I iii

wb‡b¥i Z_¨ †_‡K 13,14 I 15 bs c‡ki DËi `vI
Rbve Bkgvg Rb 2012 Zwi‡L 55,000UvKvi gR`cY¨ wb‡q XvKvi †eBwj †iv‡W GKwU dvód‡Wi †`vKvb †`b| D³ gv‡m Zvi e¨emv cwZôv‡b wb‡b¥v³ †jb‡`b¸‡jv m¤úw`Z nq :

Rb 5 : kv‡n‡`i wbKU weµq 5,000 UvKv|
Rb 12 : cY¨ µq 12,000 UvKv|
Rb 20 : av‡i cY¨ weµq 35,500 UvKv|
Rb 23 : iwdi wbKU †_‡K bM‡` cwß 5,400 UvKv|
Rb 28 : cY¨ †diZ †`qv nj 3,400 UvKv |

13| DcwiD³ Z‡_¨i wfwË‡Z †Kvb †jb‡`b Rbve Bkgv‡gi cKZ Rv‡e`vq wjwce× n‡e?
K) bM‡` weµq L) bM‡` weµq
M) cY¨ †diZ †`qv N) gR`cY¨

14| DcwiD³ Z‡_¨i 5I 20 Zwi‡Li †jb‡`b¸‡jv †Kvb Rv‡e`v eB‡q msi¶Y Kiv n‡e?
K) µq Rv‡e`v L) µq †diZ Rv‡e`vq
M) weµq Rv‡e`vq N) weµq †diZ Rv‡e`vq

15| Rbve Bkgvg cY¨ †diZ †`evi mgq c¯‘Z Ki‡ebÑ
K) †WweU †bvU L) †µwWU †bvU
M) †WweU fvDPvi N) †µwWU fvDPvi

mRbkxj ck :

1. Rbve k¨vgj P›` GKRb Kvco e¨emvqx| XvKvi Bmjvgc‡i Zvi e¨emvq Aew¯’Z| wZwb `ÔZidv `wLjv c×wZi Abmv‡i h_vh_fv‡e cwZwU wnmv‡ei eB msi¶Y K‡i _v‡Kb| 2011 mv‡ji wW‡m¤^i gv‡m Zvi e¨emv‡q msNwUZ †jb‡`b¸‡jv wb¤ic :
1| bM` 7,00,000 UvKv gjab ¯^ic Kvievi‡i Avbv n‡jv|
2| 25,000 UvKvi Kvco av‡i µq Kiv n‡jv|
3| bM‡` 60,000 UvKvi Avmevecî µq Kiv n‡jv|
4| KgPvix iZb‡K †eZb c`vb Kiv n‡jv 8,000 UvKv|
5| bM‡` Kwgkb cwß 6,000 UvKv|
K) wW‡m¤^i gv‡m †gvU KZ UvKvi cY¨ µq Kiv n‡q‡Q ?
L) Rbve k¨vgj P›` Gi Dc‡iv³ †jb‡`‡bi †WweU I †µwWU wbYq Ki|
M) Rbve k¨vgj P›` Gi Dc‡iv³ †jb‡`b mgn wnmv‡ei wewfb cv_wgK eB‡Z wjwce× Ki?

2| Rbve knx`j Bmjvg Zvi e¨emv‡qi we¯ÍwiZ wnmve msi¶Y K‡ib bv| 1 Rvbqwi 2011 Zwi‡L Zvi e¨emv‡qi ‡gvU m¤ú` I `v‡qi cwigvY h_vµ‡g 2,00,000 UvKv I 80,000 UvKv| | D³ erm‡i Rbve knx`j Bmjvg Avi I 30,000 UvKv bZb K‡i e¨emv‡q wewb‡qvM K‡ib| D³ erm‡i wZwb †gvU 15,000 UvKv bM` D‡Ëvjb K‡ib| 31 wW‡m¤^i 2011 Zwi‡L Zvi e¨emv‡q wb‡gv³ m¤ú` I `vqmgn wQjÑ

bM` 50,000; Avmevecî 40,000 ; †`bv`vi 30,000 ; gR` cY¨ 70,000 ; e¨vsK FY 20,000 Ges cvIbv`vi 25,000 UvKv|

K) Rbve knx`j Bmjv‡gi cvi¥K gja‡bi cwigvY wbYq Ki?
L) Rbve knx`j Bmjv‡gi mgvcwb gja‡bi cwigvY wbYq Ki?
M) 2011 mv‡j Rbve knx`j Bmjv‡gi e¨emv‡qi jvf/¶wZi cwigvY wbYq Ki?

3| Rbve L bM` 2,40,000 UvKv; 56,000 UvKvi hš¿cwZ; 21,000 UvKvi cY¨`e¨ wb‡q Kb‡dKkbvix e¨emvq Avi¤ K‡ib| 2012 mv‡ji gvP gv‡m Zvi †jb‡`b¸‡jv wQj wbgic :

gvP 3 : Kv‡k‡gi wbKU ‡_‡K cY¨ µq 34,000UvKv
gvP 6 : Rwn‡`i wbKU we¯<U weµq K‡ib 15,000 UvKvi
gvP 7 : †`vKvb fvov c`vb 6,500 UvKv
gvP 10: bM‡` cY¨ weµq 25,000 UvKv
gvP 17: bM‡` cY¨ µq 5,000 UvKv
gvP 19: ‡KK weµq 6,000 UvKv
gvP 21: iwki wbKU †_‡K gq`v µq 7,500 UvKv
gvP 28: gwjK wbR c‡qvR‡b e¨emv †_‡K †bb 4,500 UvKv

K) Rbve L Gi weµ‡qi cwigvY KZ ?
L) Rbve L Gi 1,3 ,7 I 10 Zwi‡Li †jb‡`b¸‡jvi †WweU I †µwWU wbYq Ki|
M) wnmve mgxKi‡Yi Dci gvP 6, 17, 19, 28 Zwi‡Li †jb‡`b¸‡jvi cfve Q‡Ki gva¨‡g cKvk Ki|

4| Rbve Avjg 1Rvbqwi 2012 Zwi‡L bM` 5,00,000 UvKv; 25,000 UvKvi Avmevecî; 55,000 UvKvi cY¨`e¨ I 85,000 UvKv e¨vsK FY wb‡q GKwU Kw¤úDUvi cwk¶Y †K›` I d‡UvKwci †`vKvb Pvj K‡ib| D³ gv‡m Zvi Ab¨vb¨ †jb‡`b¸‡jv wQj wbb¥ic :

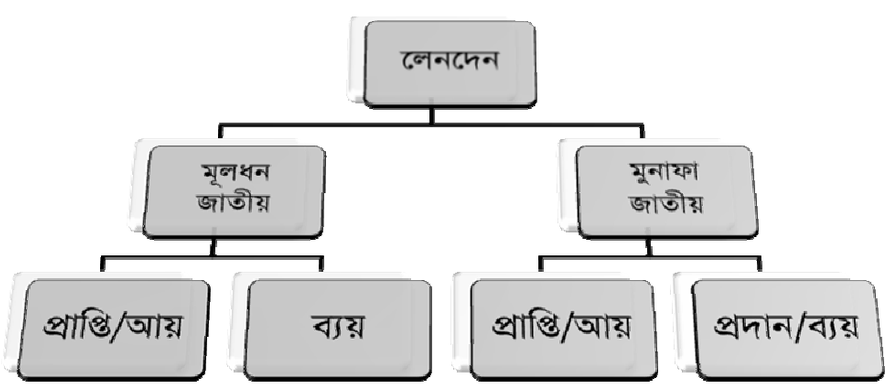
Rvbqwi	02	Awdm fvov	12,000 UvKv
Rvbqwi	10	KvMR µq	5,000 UvKv
Rvbqwi	12	d‡UvKwc †gwk‡bi Kwj µq	7,000 UvKv
Rvbqwi	20	gRix c`vb	1,500 UvKv
Rvbqwi	25	cwk¶Y fvZv cwiß	25,000 UvKv

K) Rbve Avj‡gi cvi¥K gja‡bi cwigvY KZ?
L) DcwiD³ †jb‡`‡b AskMnYKvix cwZwU wnmv‡ei †kYxwefvM Q‡Ki gva¨‡g †`LvI|
M) Rbve Avj‡gi Rvbqwi gv‡mi †jb‡`b¸‡jvi †WweU †µwWU wbYq Ki|

PZ_ Aa¨vq

gjab I gbvdv RvZxq †jb‡`b

GKwU e¨emv cwZôvb Awbw`ó Kvje¨vcx Pjgvb _vK‡e, hv mK‡jB Avkv K‡i| wbw`ó mgq ci ci e¨emv‡qi jvf-¶wZ I mwnZ Ae¯'v Rvbv‡I c‡qvRb| wKQ †jb‡`b Ggb hv‡`i mwnZ wbw`ó mg‡qB †kl n‡q hvq Ges wKQ †jb‡`b Ggb hv‡`i mwnZ `xN mgqe¨vcx cvIqv hvq| GB Ae¯'v we‡ePbv K‡iB †jb‡`b mgn‡K gjab I gbvdv RvZxq GB `Bfv‡M wef³ Kiv n‡q‡Q| †jb‡`bmgn mwVKfv‡e wef³Ki‡Yi DciB e¨emv‡qi cKZ jvf-¶wZ I Aw_K Ae¯'v Rvbv wbfi K‡i| ZvB gjab I gbvdv RvZxq †jb‡`b mwVKfv‡e wPwýZ Kivi gva¨‡g wnmvewÁv‡bi D‡Ïk¨ ARb ZiwšZ nq|



wPÎ : †jb‡`‡bi †kwYwefvM

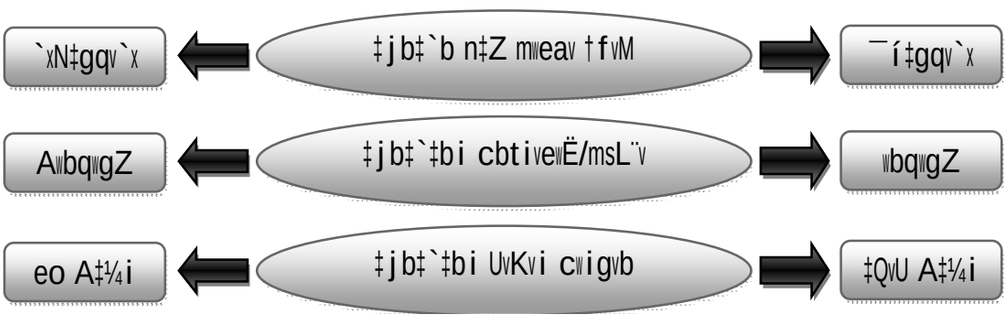
GB Aa¨vq †k‡l Avgiv Ñ

- gjab I gbvdv RvZxq †jb‡`‡bi avivYv eYbv Ki‡Z cvie|
- gjab I gbvdv RvZxq †jb‡`‡bi cv_K¨ wbicb Ki‡Z cvie|
- gjab I gbvdv RvZxq †jb‡`‡bi cv_K¨Ki‡Yi c‡qvRbxqZv eS‡Z cvie|
- jvf-¶wZ cwigvc Ges Aw_K weeiYx c¯'ZKv‡j gjab I gbvdv RvZxq †jb‡`bmgn h_vh_fv‡e c‡qvM Ki‡Z cvie|

gjab I gbvdv RvZxq †jb‡`‡bi avivYv

e¨emv‡qi mKj †jb‡`b `B fv‡M wef³, gjab RvZxq I gbvdv RvZxq| gjab RvZxq †jb‡`‡bi mweav †fv‡Mi †gqv` gbvdv RvZxq †jb‡`b A‡c¶v AwaK| gbvdv RvZxq †jb‡`b †hLv‡b wbqwgZ msNwUZ nq, †mLv‡b gjab RvZxq †jb‡`b Awbqwg Z| Gic Avi I KwZcq w`K/^ewkó¨ i‡q‡Q hv GB `B ai‡bi †jb‡`b‡K ci¯úi c_K K‡i|

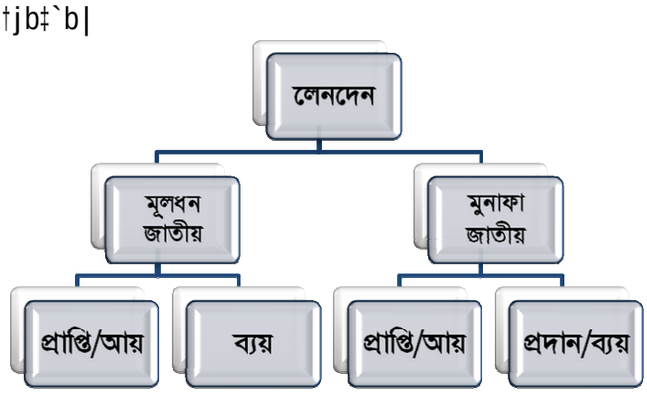
†jb‡`‡bi gv‡S GZw`b Avgiv †`‡LwQ - †jb‡`bwU bM` bv AbM`; †jb‡`bwU `k¨gvb bv A`k¨gvb cfwZ welq| †jb‡`bmgn‡K wb‡gv³ Ae¯'v †_‡K we‡ePbv Kiv hvq-



KvR : Dc‡iv³ wZbwU Ae¯'v we‡ePbv K‡i wb‡gv³ †jb‡`bmgn‡K `Bfv‡M wef³ Ki-

- e¨vsK n‡Z 1,00,000 UvKv FY MnY |
- cY¨ weµq 5,000 UvKv|
- evKx‡Z Avjgvix µq 20,000 UvKv|
- KgPvix‡K †eZb cwi‡kva 3,000 UvKv|
- civZb †gvUi Mvox weµq 70,000 UvKv|
- e¨vs‡K RgvKZ A‡_i Dci m` cwß 500 UvKv|

†h mKj †jb‡`b n‡Z `xN‡gqv`x (1 eQ‡ii AwaK) mweav cvIqv hvq, hvi UvKvi A¼ A‡c¶vKZ eo Ges †jb‡`b wbqwgZ msNwUZ nq bv, Zv gjab RvZxq †jb‡`b| Aciw`‡K, †h mKj †jb‡`b n‡Z ¯^í‡gqv`x mweav cvIqv hvq, †jb‡`‡bi UvKvi A‡¼i cwigvY A‡c¶vKZ †QvU wKš wbqwgZ msNwUZ nq (wbw`ó mgq ci ci), Zv gbvdv RvZxq †jb‡`b|



gjab RvZxq cwß I Avq :

†h mKj cwß AwbqwgZ, UvKvi cwigvY eo Ges GK eQ‡ii AwaK mgq mweav †fvM Kiv hvq ZvB gjab RvZxq cwß| e¨emv‡q gjab Avbqb, e¨vsK n‡Z FY MnY, ¯’vqx m¤ú` (AvmevecÎ, Rwg, hšcwZ BZ¨w`) weµq cfwZ gjab RvZxq cwßi D`vniY| gjab RvZxq cwß I gjab RvZxq Avq GKic g‡b n‡j I wKQUv cv_K¨ we`¨gvb| gjab RvZxq Avq gjab RvZxq cwßiB GKwU Ask|

gjab RvZxq AvqI cwZeQi nq bv Ges D`vniYI Le †ekx †bB| †Kvb hšcwZ K‡qK eQi e¨envi‡ii ci hw` weµq Kiv nq †mLvb †_‡K wKQ Avq n‡Z cv‡i| aiv hvK GKwU civZb hšcwZ weµq nj 80,000 UvKv Ges Gi e¨envi cieZx eZgvb gj¨ 65,000 UvKv| GLv‡b gjabx Avq n‡q‡Q 15,000 UvKv (80,000-65,000)| j¶¨ ivL‡Z n‡e †h, gjab RvZxq cwß 80,000 UvKvi meUKB gjab RvZxq Avq bq|

KvR : Rbve iZb 2010 mv‡j GKwU Rwg 2,80,000 UvKvq µq K‡ib, hv 2012 mv‡j 4,00,000 UvKvq weµq K‡ib| gjab RvZxq cwß I gjab RvZxq Av‡qi cwigvY wbYq Ki|

gjab RvZxq e¨q :







†h mKj e¨q AwbqwgZ, UvKvi cwigvY eo Ges 1 eQ‡ii AwaK mgq mweav †fvM Kiv hvq H mKj e¨qB gjab RvZxq e¨q| ¯’vqx m¤ú` (Rwg, AvmevecÎ, hšcwZ, †gvUiMvox BZ¨w`) µq, ¯’vqx m¤ú` µq m¤úwKZ Ab¨vb¨ LiP (m¤ú` µ‡qi Avg`wb ïé, RvnvR fvov, cwienb LiP, ms¯’vcb e¨q cfwZ) gjab RvZxq e¨q ¯^ic MY¨| GLv‡b D‡jL¨ †h mKj e¨‡qi d‡j m¤ú` m¤úmwiZ I Avq®‹vj ew× cvq ZvI gjab RvZxq e¨q| †hgb : †gwkb ci‡bv n‡q hvIqvi ci 10,000 UvKv g‡j¨i bZb hšwsk ms‡hvRb K‡i †givgZ Kiv nj, d‡j †gwkb mPj nIqvi cvkvcwk Zvi †gqv`I ew× cv‡e| AZGe ejv hvq, †h mKj e¨‡qi Dc‡hwMZv eZgvb wnmve eQ‡ii cvkvcwk cieZx GKwaK eQimg‡nI cvIqv hv‡e ZvnvB gjab RvZxq e¨q|

gbvdv RvZxq cwß I Avq :

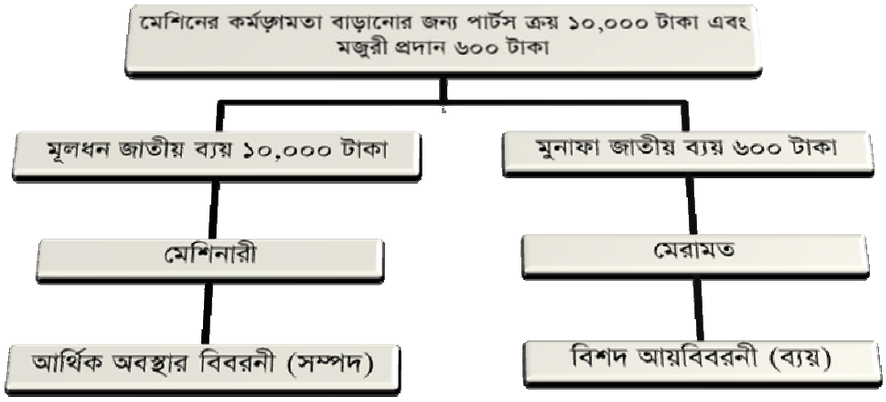
†h mKj cwß wbw`ó mgq ci ci A_vr wbqwgZ Av`vq nq Ges wbw`ó mg‡qi g‡a¨B Dc‡hwMZv †kl n‡q hvq ZvB gbvdv RvZxq cwß| cY¨ weµqjä A_, e¨vs‡K Rgv UvKvi m`, cvß evox fvov, cvß Kwgkb BZ¨w` gbvdv RvZxq cwßi D`vniY| gbvdv RvZxq cwß I gbvdv RvZxq Avq GKB A_‡evaK g‡b n‡j I cv_K¨ we`¨gvb| gbvdv RvZxq cwßi meUKB GKwU wbw`ó mg‡qi gbvdv RvZxq Avq nq bv| aiv hvK wnmve mvj 2011 †Z fvov cvIqv †Mj 50,000 UvKv wKš Gi g‡a¨ 10,000 UvKv cieZx eQi A_¨vr 2012 mvj msµvš| G‡¶‡Î, 2011 Gi gbvdv RvZxq cwß 50,000 UvKv Ges gbvdv RvZxq Avq 40,000 UvKv|

KvR : gjab RvZxq Avq I gbvdv RvZxq Av‡qi cv_K¨ QK AvKv‡i ^Zwi Ki|

gbvdv RvZxq c`vb/e¨q :

e¨emv‡qi ^`b»`b Kvh m¤úv`‡bi Rb¨ wbqwgZ †h mKj e¨q wb`ó mgq ci ci msNwUZ nq Ges ¯^í mg‡qi g‡a¨B Dc‡hvMZv wbt‡kl n‡q hvq Zv‡K gbvdv RvZxq c`vb/e¨q ejv nq| cY¨ µq, fvov cwi‡kva, †eZb cwi‡kva,gwbnvix `e¨w` µq, weÁvcb LiP BZ¨w` gbvdv RvZxq e¨‡qi D`vniY| gbvdv RvZxq e¨‡qi Øviv m¤úv` AwRZ bv n‡jl m¤úv` i¶Yv‡e¶‡b Ae`vb iv‡L| gbvdv RvZxq c`vb I e¨q GKB A_‡evaK g‡b n‡jl wKQUv cv_K¨ we`¨gvb| gbvdv RvZxq e¨q, gbvdv RvZxq c`v‡biB GKwU Ask| PjwZ wnmveKv‡ji mwnZ cvqB weMZ wnmveKv‡ji e‡Kqv Ges cieZx wnmveKv‡ji LiP AwMg cwi‡kva Kiv nq| PjwZ, weMZ I cieZx wnmveKvj mswkó †gvU cwi‡kvaKZ A_ gbvdv RvZxq c`vb, ïagvÎ PjwZ wnmveKv‡ji AskUKB gbvdv RvZxq e¨q wn‡m‡e MY¨ n‡e| ¯’vqx m¤úv` †givg‡Zi d‡j m¤ú‡`i Avq®‹v‡j †Kvb cfve bv co‡j, D³ e¨q gbvdv RvZxq e¨q wn‡m‡e wjwce× n‡e|

gbvdv cKwZ wewkó nIqv m‡Ël gbvdv RvZxq e¨‡qi b¨vq ¯^í‡gqv`x mweav bv †c‡q `xN‡gqv`x mweav †fvM Kiv hvq, Gic e¨qI e¨emv cwZôv‡b cwijw¶Z nq| GB e¨q m¤ú‡K msw¶ß aviYv c`vb Kiv nj-



KvR : gjab RvZxq e¨q I gbvdv RvZxq e¨‡qi cv_K¨ QK AvKv‡i ^Zwi Ki|

wej w¤^Z gbvdv RvZxq e¨q :

gbvdv RvZxq nIqv m‡Ël wb`ó wnmve eQ‡i mxgve× bv †_‡K GKwaK eQimg‡n mweav cvIqv hvq e‡jB GB e¨q‡K wej w¤^Z gbvdv RvZxq e¨q ejv nq| †h‡nZ GB e¨‡qi Øviv GKwaK eQi mweav †fvM Kiv hvq, ZvB GB e¨q‡K wnmveKvjmg‡ni gv‡S wef³ K‡i, PjwZ wnmveKv‡ji AskUK gbvdv RvZxq e¨‡qi b¨vq Ges Aewkó Ask mvgwqKfv‡e gjab RvZxq e¨‡qi b¨vq wjwce× Kiv nq| bZb cY¨ ^Zix c‡ei M‡elYv I cix¶v e¨q, m¤úv` †givgZ eve` GKKvjxY AZ¨waK e¨q, weÁvcb eve` GKKvjxb eo A‡¼i e¨q, e¨emv cwZôvb ¯’vbvši e¨q BZ¨w` wej w¤^Z gbvdv RvZxq e¨‡qi D`vniY|

gjab I gbvdv RvZxq †jb‡`b cv_K¨Ki‡Yi c‡qvRbxqZv :

GKRb e¨emvqx‡K GKwU wb`ó mgq †k‡l (mvaviYZ cwZ eQi) †jb‡`‡bi Aw_K djvdj I Aw_K Ae¯’v Rvb‡Z nq| G Rb¨ AšZ wZbwU weeiYx c¯Z Ki‡Z nq-wek` Avq weeiYx (Statement of

Comprehensive Income) (hv c‡ei µq-weµq I jvf-¶wZ wnmv‡ei msMÖgkY ev Avq weeiYx), gwjKvbv mZ weeiYx (Statement of Owner's Equity) Ges Aw_K Ae¯vi weeiYx (Statement of Financial Position) (hv c‡ei DØËcÎ) | wek` Avq weeiYx †_‡K Avgiv e¨emv‡qi jvf ev ¶wZi cwigvY, gwjKvbv mZ weeiYx n‡Z e¨emv‡qi cwZ gwj‡Ki cvIbvi cwigvY Ges Aw_K Ae¯vi weeiYx †_‡K m¤ú` I `vq-†`bvi cwigvY Rvb‡Z cwi|

ïagvÎ gbvdv RvZxq Avq I e¨‡qi wfwË‡Z wek` Avq weeiYx c¯'Z K‡i e¨emv‡qi jvf-¶wZi cwigvY wbYq Kiv nq| Aciw`‡K ïagvÎ gjab RvZxq cwß I gjab RvZxq e¨‡qi wfwË‡Z Aw_K Ae¯'vi weeiYx c¯'Z K‡i m¤ú`, `vq I gwjKvbv m‡Zi cwigvY wbYq Kiv nq| GB `B ai‡bi †jb‡`b ci®úi Ae¯'vb cwieZb K‡i Aw_K weeiYx‡Z wjwce× n‡j KLbB e¨emv‡qi cKZ jvf-¶wZ Ges m¤ú`, `vq I gwjKvbv m‡Zi cwigvY Rvbv hv‡e bv|

KvR : GKwU e¨q‡K Zwg gjab RvZxq bv a‡i gbvdv RvZxq a‡i wnmve Ki‡j Kx Amweav n‡e?

gjab I gbvdv RvZxq †jb‡`‡bi cfve

wnmvei ¶‡Y gjab Ges gbvdv RvZxq †jb‡`‡bi cfve `iKg| gjab RvZxq cwß e¨emv‡qi `vq-†`bv eSvq| †hgb- e¨vsK †_‡K FY MnY K‡i `xNw`b e¨envi ci wbw`ó mg‡q cwi‡kva Ki‡Z n‡e| gjab RvZxq e¨q e¨emv‡qi m¤ú` eSvq| †hgb- hšcwZ µq Ki‡j GwU A‡bK eQi a‡i e¨emv‡qi cY¨ ^Zix‡Z e¨eüZ n‡e Ges gbvdv AR‡b mnvqZv Ki‡e|

Ab¨w`‡K, gbvdv RvZxq Avq †hgb- cY¨ weµq, fvov cwß, Kwgkb cwß, m` cwß BZ¨w` e¨emv‡qi gbvdv ev jvf ew× K‡i Ges gbvdv RvZxq e¨q †hgb- cY¨ µq, †eZb c`vb, m` c`vb, BZ¨w` e¨emv‡qi gbvdv ev jvf nvm K‡i| ZvB, gbvdv RvZxq Avq †_‡K gbvdv RvZxq e¨q ev` w`‡j e¨emv‡qi bxU jvf ev ¶wZ cvIqv hvq| GB bxU jvf-¶wZ wbYq Kiv AZ¨š Riix, KviY gwjK e¨emvq †_‡K AwRZ jv‡fi AwZwi³ MnY Ki‡Z cv‡ib bv|

gjab I gbvdv RvZxq wnmv‡ei ZwjKv

gjab I gbvdv RvZxq †jb‡`b	†kYx Ges cfve	KviY
1\| gjab	gjab RvZxq cwß	e¨emv‡q A‡bK eQi e¨envi n‡e, gwjK‡K G UvKv †diZ w`‡Z n‡e
2\| Rwg, `vjvb‡KvVv, civZb hš¿cwZ weµq	gjab RvZxq cwß/Avq	Awbqwg Z cwß
3\| FY MnY	gjab RvZxq cwß	e¨emvq A‡bK eQi e¨envi n‡e Ges G UvKv †diZ w`‡Z n‡e
4\| cY¨ weµq	gbvdv RvZxq Avq	wbqwgZ nq
5\| e¨vs‡K wewb‡qv‡Mi m`	H	H
6\| `vjvb-‡KvVvi fvov cwß	H	H
7\| †kqv‡i wewb‡qv‡Mi jf¨vsk	gbvdv RvZxq Avq	H
8\| †mevi wewbg‡q Kwgkb MnY	H	H

gjab I gbvdv RvZxq †jb‡`b	†kYx Ges cfve	KviY		
9	Rwg µq	gjab RvZxq e¨q	AwbqwgZ Ges `xNKvj e¨envi n‡e	
10	Rwg µ‡qi †iwRókb e¨q	H	Rwg µ‡qi mv‡_ Ašf³	
11	`vjvb-†KvVv wbgvY	H	AwbqwgZ I e¨emv‡q `xNKvj e¨envi n‡e	
12	hšcwZ µq	H	H	
13	hšcwZ emv‡bvi LiP	H	AwbqwgZ I hš¿cwZi mv‡_ Ašf³	
14	hšcwZ µq cwienb LiP	H	H	
15	hšcwZi eo ai‡bi †givgZ LiP	H	AwbqwgZ I hšcwZi Avq¯<vj evov‡e	
16	Avmevec Î µq	H	AwbqwgZ Ges `xNKvj e¨envi n‡e	
17	cY¨ µq	gbvdv RvZxq e¨q	wbqwgZ nq	
18	†eZb I gRwi	H	H	
19	F‡bi m` c`vb	H	H	
20	evox fvov c`vb	H	H	
21	we`¨r, †Uwj‡dvb wej	H	H	
22	weÁvcb LiP	H	H	
23	exgv wcwgqvg c`vb	H	H	
24	hšcwZi ^`bx`b †givgZ	H	H	
25	`vjvb‡KvVv, hvšcwZ I Avmevec‡Îi e¨envi RwbZ ¶q	H	H	

KvR : Avil wKQ gjab I gbvdv RvZxq e¨‡qi D`vni‡bi ZwjKv ‰Zwi Ki|

D`vniY :

2011 mv‡ji 31 †k gvP †e½j BwÄwbqwis dvg Gi wnmv‡ei eB †_‡K wb‡gv³ Z_¨ cvIqv †Mj:

1| fvov 750 UvKv

2| ^e`¨wZK LiP (hvi g‡a¨ Av‡Q bZb we`¨r K¨vej 6,000 UvKv) 8,700 UvKv

3| Avbqb fvov (hvi g‡a¨ 5,000 UvKv Av‡Q bZb wm‡g›U wgKPvi Avbq‡b) 7,500 UvKv|

4| wWwjs †gwkb µq 4,100 UvKv

KiYxq :

gjab RvZxq I gbvdv RvZxq e¨‡qi cwigvY KZ?

mgvavb

gjab RvZxq e¨q :		gbvdv RvZxq e¨q :	
bZb we`¨r K¨vej Gi e¨q	6,000 UvKv	fvov	750 UvKv
bZb wm‡g›U wgKPvi Avbqb e¨q	5,000 UvKv	^e`¨wZK LiP	1,700 UvKv
wWwjs †gwkb	4,100 UvKv	Avbqb fvov	1,500 UvKv
	15,100 UvKv		3,950 UvKv

Abkxjbx

eûwbevPwb ck :

1| gjab RvZxq e¨q †KvbwU?

K) gwjK KZK c`Ë gjab
L) †gwkb wewµi LiP
M) †gwkb µq
N) e¨emvq cwiPvjbvi ^`bw›`b e¨q

2| hw` gjab RvZxq e¨q‡K gbvdv RvZxq e¨q wn‡m‡e wjwce× Kiv nq Z‡e †KvbwU wbYq fj n‡e?
K) e¨vsK e¨v‡jÝ
L) †`bv`vi
M) cvIbv`vi
N) bxU gbvdv

3| gbvdv RvZxq e¨q njÑ
i) weµ‡qi Rb¨ Mvox µq
ii) e¨emv‡qi e¨envi‡ii Rb¨ hšcwZ µq
iii) †Wwjfwi f¨v‡bi †ivW U¨v· I exgv wcwgqvg
wb‡Pi †KvbwU mwVK ?
K) i I ii
L) i I iii
M) ii I iii
N) i, ii I iii

4| hšcwZ µq-weµqKvix cwZôv‡bi hšcwZ weµqjä A_-
K) gjab RvZxq cwß
L) gjab RvZxq Avq
M) gbvdv RvZxq Avq
N) gbvdv RvZxq cwß

5| igRvb wgqv Zvi e¨emv‡qi Rb¨ cY¨ Avg`wb K‡i| cY¨ Avg`wbi ïé-
K) gjab RvZxq e¨q
L) gbvdv RvZxq e¨q
M) Ae¨emvqx e¨q
N) gbvdv RvZxq Avq

6| mKgj eoqv Zvi e¨emv‡qi Rb¨ GK LÛ Rwg µq K‡ib| Rwgi †iwR‡ókb Ki‡Z wZwb 5,000 UvKv e¨q K‡ib| GB †iwR‡ókb LiP -
K) gbvdv RvZxq e¨q
L) gjab RvZxq e¨q
M) gbvdv Ges gjab RvZxq Dfq e¨qB n‡Z cv‡i
N) wejw¤^Z gbvdv RvZxq e¨q

7| wek` Avq weeiYx‡Z wjwce× n‡eÑ
(i) gbvdv RvZxq cwß
(ii) gbvdv RvZxq Avq
(iii) gjab RvZxq e¨q

wb‡Pi †KvbwU mwVK ?

(K) ii (L) i I ii

(M) i I iii (N) ii I iii

8| Aww_K Ae¯’vi weeiYx‡Z wjwce× n‡eÑ

i) gjab RvZxq cwß ii) gbvdv RvZxq e¨q iii) wejw¤^Z gbvdv RvZxq e¨q

wb‡Pi †KvbwU mwVK ?

(K) i (L) i I ii

(M) ii I iii (N) i I iii

9| e¨emv‡q cY¨ Avbq‡bi RvnvR fvov †Kvb ai‡bi †jb‡`b ?

K) gbvdv RvZxq L) gjab RvZxq

M) wejw¤^Z gbvdv RvZxq N) e¨emvq cwiPvjb

10| wejw¤^Z gbvdv RvZxq e¨qÑ

(i) 3 eQ‡ii Rb¨ c‡Y¨i cPviYv eve` G¨vW dvg‡K c`vb 1,00,000 UvKv

(ii) 3 gv‡mi fvov AwMg cwi‡kva Kiv nj 15,000 UvKv

(iii) avbgwÊ n‡Z gwZwS‡j e¨emv‡qi Awdm ¯’vbvš—i eve` e¨q 25,000 UvKv

wb‡Pi †KvbwU mwVK ?

(K) i (L) i I iii

(M) ii I iii (N) i I ii

wb‡Pi D×wZUK c‡o 11, 12 I 13 bs c‡ki DËi `vIÑ

2008 mv‡ji 1 RvbqwU Rbve cøveb †fŠwgK Zvi e¨emv‡qi Rb¨ 40,000 UvKv g‡j¨i GKwU hšcwZ µq Ki‡jb Ges hšwU ms¯’vcb eve` 5,000 UvKv e¨q Ki‡jb| hšwU wZwb 2011 mv‡j 25,000 UvKvq weµq K‡ib; G mgq hšwUi gj¨ AePq ev` †`qvi ci wQj 24,000 UvKv|

11| cveb †fŠwg‡Ki e¨wqZ 45,000 UvKv MY¨ n‡eÑ

i) gjab RvZxq cwß ii) gbvdv RvZxq e¨q iii) wejw¤^Z gbvdv RvZxq e¨q

wb‡Pi †KvbwU mwVK ?

(K) i (L) ii (M) i I ii (N) ii I iii

12| Pvi eQ‡i D³ h‡ši †gvU KZ UvKv AePq n‡q‡Q?

K) 15,000 UvKv L) 16,000 UvKv

M) 20,000 UvKv N) 21,000 UvKv

13| hšwUi weµqgj¨ I c¯ÍKg‡j¨i cv_K¨ †K Kx e‡j wPwýZ Kiv nq?

K) gjab RvZxq Avq L) gbvdv RvZxq Avq

M) gbvdv RvZxq cwß N) gjab RvZxq cwß

mRbkxj ck :

1| 2011 mv‡j mivBqv †eM‡gi e¨emv‡qi †jb‡`‡bi wKQ Ask wbgi*f*c:

†j‡`‡bi weeiY	UvKv
e¨emv‡q gjab wewb‡qvM	5,00,000
hšcwZ µq	1,50,000
e¨vsK †_‡K FY MnY	3,00,000
cY¨ µq	10,00,000
KgPvixi †eZb c`vb	3,80,000
we`¨r I †Uwj‡dvb wej c`vb	12,000
hšcwZi AePq	15,000
AvM‡b webó c‡b¨i cwigvY	2,000
fvov c`vb (hvi g‡a¨ 3,000 UvKv 2012 m‡bi Rb¨)	40,000
Kwgkb cwß (hvi g‡a¨ 4,000 UvKv 2012 m‡bi Rb¨)	50,000
cY¨ weµq	20,00,000

K) gjab RvZxq cwßi cwigvY KZ ?

L) gbvdv RvZxq Avq I gbvdv RvZxq e¨‡qi †gvU cwigvY KZ ?

M) ermiv‡š mivBqv †eM‡gi gwjKvbv m‡Zi cwigvY KZ ?

2| Rbve AwfwRr `‡Ëi e¨emv‡qi 2012 mv‡ji Gwcj gv‡m wb‡gv³ †jb‡`bmgn msMwVZ n‡q‡QÑ

Gwcj 1 avbgwÊ n‡Z gwZwS‡j e¨emvq ¯’vbvši eve` e¨q 12,000 UvKv|

Gwcj 2 gwbnwi `e¨w` µq 1,000 UvKv|

Gwcj 4 bZb †gwkb µq 40,000 UvKv|

Gwcj 4 bZb †gwkb ms¯’vcb e¨q 2,500 UvKv|

Gwcj 5 civZb Kw¤úDUvi †givgZ e¨q 1,000 UvKv|

Gwcj 12 Awd‡mi Mwoi Rb¨ bZb e¨vUvix I Uvqvi µq 25,000 UvKv|

K) wej w¤^Z gbvdv RvZxq e¨‡qi cwigvY KZ ?

L) gjab RvZxq e¨‡qi cwigvY KZ ?

M) 4 Zwi‡L µxZ †gwkb 45,000 UvKvq weµq Kiv n‡j, gjab RvZxq cwß I gjab RvZxq Av‡qi cwigvY KZ ?

3| Rbve †inwbv mjZvbv XvKvi DËivq GKwU †ió‡i›U cwiPvjbv K‡ib| Zvi †ió‡i‡›Ui KwZcq †jb‡`b wbgicÑ

- †ió‡i‡›Ui Rb¨ 25 WRb ^ZRmcÎ µq 80,000 UvKv|
- †ió‡i‡›Ui mvRm¾v ew×KiY e¨q 20,000 UvKv|
- †ió‡i‡›Ui cPviYv eve` e¨q Kiv nj 3,000 UvKv|
- †ió‡i‡›Ui gvjvgvj Avbq‡bi f¨vbMwo †givgZ 1,000 UvKv|
- †ió‡i‡›U Rbw`‡bi Abôvb Av‡qvRb eve` wej Av`vq nj 22,000 UvKv|
- †ió‡i‡›Ui bó ‡iwdRv‡iUi Pvji Rb¨ bZb Kg‡cmvi µq 8,000 UvKv Ges Kvjvi †¯c LiP nj 2,000 UvKv|

- †ió‡i‡›Ui KgPwi‡`i †eZb c`vb 9,000 UvKv|
- MvnK‡`i †mev c`v‡bi Øviv cwiß 25,000 UvKv|
- †ió‡i›U fvov c`vb 5,000 UvKv|

K) Rbve †invbv mjZvbvi gbvdv RvZxq Av‡qi †gvU cwigvY KZ ?
L) Rbve †invbv mjZvbvi gbvdv RvZxq e¨‡qi cwigvY wbYq Ki|
M) Rbve †invbv mjZvbvi gjab RvZxq e¨‡qi cwigvY wbYq Ki|

4| Rbve bwQgv Lv‡bi e¨emv‡qi cwZôv‡bi 2012 ,Rb gv‡mi KwZcq †jb‡`b wbgic :

e¨emv‡qi gjab Avbqb	2,50,000 UvKv
cY¨ µq	7,00,000 UvKv
^e`¨wZK hšcwZ µq	4,00,000UvKv
wewb‡qv‡Mi m` cwiß	4,000 UvKv
Avmevecî weµq RwbZ jvf	2,400 UvKv
Avg`vbx ïé cwi‡kva	5,000 UvKv
e¨vsK n‡Z Fb Mnb	7,50,000 UvKv
cY¨ weµq	30,000 UvKv
wk¶vbexk †mjvgx	40,000 UvKv

K) Rbve bwQgv Lv‡bi AveZK Li‡Pi cwigvY KZ?
L) Rbve bwQgv Lv‡bi †h mKj †jb‡`b wek` Avq weeiYx‡Z Ašf³ n‡e Zvi cwigvY wbYq Ki|
M) Rbve bwQgv Lv‡bi gjab RvZxq cwiß Ges gbvdv RvZxq cwiß i †gvU cwigvY wbicY Ki|

5| ingvb I iZb jvj mvnv `B eÜ wg‡j GKwU †PBb kc Pvj K‡ib| D³ k‡ci wKQ msL¨K †jb‡`b wb‡P †`qv nj :

2012

†g 4	av‡i cY¨ µq	50,000 UvKv
†g 7	†`vKv‡bi mvRm¾vi cwieZb e¨q	1,00,00 UvKv
†g 10	cwienb e¨q	1,500 UvKv
†g 12	cY¨ weµq	18,000 UvKv
†g 15	evUv c`vb	700 UvKv
†g 16	av‡i cY¨ weµq	22,000 UvKv
†g 20	†`vKv‡bi Rb¨ wdR µq	45,000 UvKv
†g 22	we`¨rwej cwi‡kva	1,200 UvKv
†g 25	Kwgkb cwiß	3,000 UvKv
†g 30	jf¨vsk cwiß	2,000 UvKv

K) Dch³ Z_¨w` n‡Z gjab RvZxq †jb‡`‡bi †gvU cwigvY wbYq Ki|
L) D³ †`vKv‡bi †g gv‡mi †gvU gbvdv RvZxq e¨‡qi cwigvY wbYq Ki|
M) D³ †`vKv‡bi †g gv‡mi †gvU gbvdv RvZxq Av‡qi cwigvY wbYq Ki|

cÂg Aa¨vq

wnmve

Aw_K †jb‡`b e¨emv‡qi Aw_K Ae¯’vi cwieZb NUvq| †jb‡`‡bi Øviv KLbI A‡_i cwß KLbI A‡_i c`vb N‡U; KLbI Avq KLbI e¨q nq; KLbI m¤ú` ew× KLbI nvm cvq; Avevi KLbI `vq †e‡o hvq KLbI K‡g hvq| Avq, e¨q, m¤ú` I `vq GKwU wbw`ó ai‡bi nq bv, wewfb cKwZi AmsL¨ Avq, e¨q, m¤ú` I `vq e¨emv cwZôv‡b we`¨gvb| †jb‡`‡bi Øviv †h Avq, †h e¨q, †h m¤ú` ev †h `vq cfweZ n‡e Zv wbw`ó Q‡K `ÔZidv `wLjv c×wZi wbqgvbhvqx wjwce× Kiv nq Ges c‡Z¨KwU Lv‡Zi †gvU I bxU cwigvY wbYq Kiv nq| †jb‡`‡bi d‡j cwZwU Lv‡Zi µgvMZ cwieZb I bxU cwigvb Rvbvi Rb¨ wnmve c¯‘Z Kiv nq|

‘T’–QK

wnmv‡ei bvg / wk‡ivbvg

†WweU				wnmv‡ei †KvW bs			†µwWU
ZwiL	weeiY	Rv: c:	UvKv	ZwiL	weeiY	Rv: c:	UvKv

ÔPjgvb †RiÔ – QK

wnmv‡ei bvg / wk‡ivbvg wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU

GB Aa¨vq †k‡l Avgiv Ñ

- wnmv‡ei aviYv I ˆewkó¨ e¨vL¨v Ki‡Z cvie|
- wnmv‡ei wewfb cKvi QK (‘T’ÑQK I ÔPjgvb †RiÔ QK) e¨envi K‡i wnmve msi¶Y Ki‡Z cvie|
- wnmve mgxKiY Abhvqx wnmv‡ei †kwYwefvM Ki‡Z cvie|
- `ÔZidv `wLjv c×wZ Abhvqx mswkó wnmv‡e †WweU-†µwWU wjwce× Ki‡Z cvie|

wnmv‡ei avibv :

e¨emvq cwZôv‡bi Ab¨Zg cavb D‡Ïk¨ Aww_K djvdj I Aww_K Ae¯’v wbicY Kiv| GB D‡Ïk¨ AR‡bi Rb¨ †jb‡`bmgn mô I mk•Ljfv‡e wjwce× Kiv Riwi| †jb‡`‡bi d‡j m¤ú`, `vq, Avq, e¨q I mZwaKv‡ii µgvMZ nvm-ew× N‡U| hv avivewnKfv‡e wjwce× Kiv Ges wbw`ó mgq Aš—i cwZwU Lv‡Zi bxU cwigvY Rvbv c‡qvRb|

NUbv :

Rbve mvMi GKRb PvKwiRxex	2012 mv‡ji gvP gv‡m wZwb †eZb eve` 15,000 UvKv; civZb Avmevecx‡Î weµq K‡i 3,000UvKv Ges e¨vsK n‡Z 5,000 UvKv FY MnY K‡i‡Qb	evox fvov eve` 8,000 UvKv; Lv`¨ Lv‡Z 5,000 UvKv; M¨vm I we`¨r wej eve` 1,000 UvKv; hvZvqvZ eve` 500 UvKv; wPwKrmv eve` 3,000 UvKv Ges mš—vb‡`i cov‡jLv eve` 2,000 UvKv e¨q K‡ib	

Dc‡ii NUbvq Rbve mvM‡ii gvP 2012 gv‡mi hveZxq bM` cwß I c`vb D‡jLKiv n‡q‡Q| gvmv‡š Rbve mvM‡ii nv‡Z bM` KZ UvKv Aewkó _vK‡e ? Zv Rvb‡Z PvB‡j wb‡gv³ Dcvq Aej¤^b Kiv n‡e-

†gvU cwß = (15,000+3,000+5,000) = 23,000 UvKv|
†gvU c`vb = (8,000+5,000+1,000+500+3,000+2,000)= 19,500 UvKv|
Aewkó = (23,000-19,500) = 3,500 UvKv|

wnmveweÁv‡b Dc‡iv³ Z_¨ Dc¯’vc‡bi Rb¨ wbw`ó QK AbmiY Kiv nq –

bM`vb wnmve

†WweU		†µwWU	
†eZb cwß	15,000	evox fvov	8,000
Avmevecx‡Î weµq	3,000	Lv`¨	5,000
e¨vsK FY	5,000	M¨vm I we`¨r wej	1,000
		hvZvqvZ	500
		wPwKrmv	3,000
		cov‡jLv	2,000
		DØË (cv_K¨)	3,500
	23,000		23,000

e¨emvq cwZôv‡bi cwZwU m¤ú`, `vq, Avq, e¨q I ¯^ËwaKv‡ii Rb¨ Gic c_K c_K QK msi¶Y Kiv nq Ges wbw`ó mgq ci ci cwZwUi DØË wbYq Kiv nq|

KvR : wnmv‡ei QKwU wK‡mi Abic Ges wK wK we‡klwu`K j¶¨ Ki‡Qv ?

wnmve n‡”Q Ggb GKwU QK ev weeiYx †hLv‡b cwZôv‡bi cwZwU Lv‡Zi cwieZb I Ae¯’v cKwkZ nq| bM`vb wnmve; Avmevecx‡Î wnmve; e¨vsK wnmve; µq wnmve; weµq wnmve; †eZb wnmve; fvov wnmve BZ¨vw`|

wnmv‡ei QK

wnmvewÉv‡b wnmve c¯‘‡Zi Rb¨ `B ai‡Yi QK e¨eüZ nq-

‘T’–QK

wnmv‡ei bvg / wk‡ivbvg

†WweU			wnmv‡ei †KvW bs				†µwWU
ZwiL	weeiY	Rv: c:	UvKv	ZwiL	weeiY	Rv: c:	UvKv

ÔPjgvb †RiÕ – QK

wnmv‡ei bvg / wk‡ivbvg wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU

‘T’ – Q‡Ki ˆewkó¨

- wnmv‡ei GKwU wk‡ivbvg _vK‡e|
- QKwU †WweU I †µwWU `ÕwU As‡k wef³|
- Dfq As‡k PviwU K‡i †gvU AvUwU Kjvg _vK‡e|
- wbw`ó mgq ci ci wnmv‡ei DØË (†WweU I †µwWU w`‡Ki †hvMd‡ji cv_K¨) wbYq Ki‡Z n‡e|
- wnmv‡ei †KvW b¤^i _vK‡e|

ÔPjgvb †RiÕ – Q‡Ki ˆewkó¨

- wnmve‡i GKwU wk‡ivbvg _vK‡e|
- wnmv‡ei †KvW b¤^i D‡jL _vK‡e|
- ZwiL, weeiY I Rv‡e`v côvi (Rv: c:) Kjvg GKwU|
- UvKvi Kjvg †gvU 4wU|
- †WweU I †µwWU UvKvi Kjvg cvkvcwk Ae¯’Z|
- cwZwU †jb‡`b wjwce‡×i ci wnmv‡ei DØË wbYq Kiv nq|

KvR: `ÕwU Q‡Ki gv‡S wK wK cv_K¨ we`¨gvb Zv wPwýZ Ki|

we: `: wnmv‡ei DØË wbYq Ki‡Yi we¯ÍwiZ Av‡jvPbv ÔLwZqvb Aa¨v‡qÕ – G Kiv n‡q‡Q|

wnmv‡ei †kwYwefvM

wnmve mgxKiY (A=L+E) we‡kl‡Yi gva¨‡g Avgiv wnmv‡ei †kYxwefvM Le mn‡RB Ki‡Z cwi –

m¤ú`	=	`vq	+	gwjKvbv mZ

A_ev

m¤ú`	=	`vq	+	gwj‡Ki gjab Avbqb + Avq-e¨q-gwj‡Ki D‡Ëvjb

Dc‡ii QKwU j¶¨ Ki‡j †`Lv hvq †h, wnmve cwP cKvi|

1| m¤ú` 2| `vq 3| gwjKvbv mZ 4| Avq 5| e¨q

wnmve I †jb‡`‡bi mwnZ mswkóZv / m¤úK

1.	gjab wnmve	gwjK cwZôvb‡K A_, cY¨, m¤ú` I mweav c`vb Ki‡j gjab wnmv‡e wjwce× nq				
2.	D‡Ëvjb wnmve	cwZôvb n‡Z gwjK e¨w³MZ c‡qvR‡b A_, cY¨, m¤ú` I mweav MnY Ki‡j D‡Ëvjb wnmv‡e wjwce× nq				
3.	bM`vb wnmve	†jb‡`‡bi Øviv bM` A‡_i cwß I c`vb NU‡j bM`vb wnmv‡e wjwce× nq				
4.	e¨vsK wnmve	†jb‡`‡bi Øviv e¨vs‡K RgvKZ A_ ev× I nvm NU‡j e¨vsK wnmv‡e wjwce× nq				
5.	µq wnmve	bM‡`, †P‡K, Kv‡W, av‡i I we‡ji gva¨‡g cY¨ (weµ‡qi D‡Ï‡k¨ hvnvB µq nq) µq Ges cY¨ Pwi, bó, e¨envi I weZiY n‡j µq wnmv‡e wjwce× nq				
6.	weµq wnmve	bM‡`, †P‡K, Kv‡W, av‡i I we‡ji gva¨‡g cY¨ weµq n‡j weµq wnmv‡e wjwce× nq				
7.	Avmevecî wnmve	†Pqvi, †Uwej, Avjgwi, †kv-‡KR, dvBj †Kwe‡bU cfwZ ¯'vqx m¤ú` µq I weµq n‡j Avmevecî wnmv‡e wjwce× nq				
8.	KjKâv I hšcwZ wnmve	Drcv`‡b e¨eüZ wewfb †gwkb µq, ms¯'vcb, m¤cmviY I weµq msµvš †jb‡`b KjKâv I hš¿cwZ wnmv‡e wjwce× nq				
9.	µq/ewnt‡diZ wnmve	µqKZ cY¨ †diZ c`vb Kiv n‡j GB wnmv‡e wjwce× nq				
10.	weµq/Avšt‡diZ wnmve	weµqKZ cY¨ †diZ cvIqv †M‡j GB wnmv‡e wjwce× nq				
11.	cvIbv`vi wnmve	evKx‡Z cY¨ µq, µqKZ cY¨ †diZ, cvIbv`vi‡K cwi‡kva, Qvo cvIqv I we‡j ¯^xKwZ c`vb Kiv n‡j cvIbv`vi wnmv‡e wjwce× nq				
12.	†`bv`vi wnmve	evKx‡Z cY¨ weµq, weµxZ cY¨ †diZ, †`bv`vi n‡Z cwß, Qvo c`vb, A_ Abv`vqx n‡j I we‡j ¯^xKwZ cvIqv †M‡j †`bv`vi wnmv‡e wjwce× nq				
13.	c‡`q wej wnmve	we‡ji gva¨‡g µq, cvIbv`v‡ii we‡j ¯^xKwZ c`vb, wej cwi‡kva I Acwi‡kvaRwbZ cZ¨vL¨vb n‡j c‡`q wej wnmv‡e wjwce× nq				
14.	cvc¨ wej wnmve	we‡ji gva¨‡g weµq, †`bv`vi n‡Z we‡j ¯^xKwZ jvf, we‡ji A_ Av`vq, wej evÆvKiY I wej cZ¨vL¨vb RwbZ Kvi‡Y cvc¨ wej wnmv‡e wjwce× nq				
15.	gR` cY¨ wnmve	µqKZ cY¨ wbw`ó wnmve eQi/wnmveKv‡j AweµxZ †_‡K †M‡j D³ eQ‡ii †kl Zwi‡L Gi cwigvY wbavib Kiv nq, hv D³ †kl Zwi‡L mgvcbx gR` cY¨ Ges cieZx eQi / wnmveKv‡ji 1g w`‡b cvi¤K gR` wnmv‡e wjwce× nq				
16.	FY wnmve	cwZôv‡bi c‡qvR‡b FY MnY I cieZx‡Z Zv cwi‡kva n‡j FY wnmve cfweZ n‡e	FY c`vbKvix e¨w³ ev cwZôv‡bi bvg h³ n‡Z cv‡i	†hgb- iv‡K‡ki FY wnmve ev e¨vsK FY wnmve	cwZôvb FY c`vb Ki‡j Ôc`Ë FY wnmveÔÑG wjwce× nq	
17.	wewb‡qvM wnmve	cwZôv‡bi Ajm A_ mvgwqK ev `xN‡gqv‡`i Rb¨ †kqvi, mÂqcÎ, cvBReÛ BZ¨w` †¶‡Î wewb‡qvM Ki‡j ev fv½v‡bv n‡j wewb‡qvM wnmv‡e wjwce× nq				
18.	†eZb wnmve	KgPvix‡`i †eZb cwi‡kva ev Acwi‡kwaZ n‡j †eZb wnmv‡e wjwce× nq	GLv‡b D‡jL¨ KgPwi‡`i bv‡g †Kvb wnmve †Lvjv n‡e bv			
19.	gwbnwi wnmve	cwZôv‡bi ckvmwbK Kvh m¤úv`‡bi Rb¨ KvMR, Kjg, †cwÝj, †¯‹j, dvBj Kfvi, wcb, Kxc BZ¨w` `e¨w` µq Kiv n‡j gwbnwi wnmv‡e wjwce× nq				
20.	fvov wnmve	KviLvbv, Awdm, †kvig cfwZ ¯'v‡bi fvov cwi‡kva ev Acwi‡kwaZ n‡j fvov wnmve †Lvjv nq	cwZôv‡bi c‡qvR‡b c_K c_K fvov wnmveI n‡Z cv‡i	†hgbÑAwdm fvov wnmve, KviLvbvi fvov wnmve, Dcfvov wnmve cfwZ		

21.	cwienb LiP wnmve	cY¨ µq I weµq Kvjxb mgq Zv h_vµ‡g Avbqb I †cŠQv‡bvi Rb¨ A_ e¨q n‡j µq/Avšt cwienb wnmve I weµq/ewntcwienb wnmve †Lvjv nq			
22.	m` wnmve	m` cwß I c`vb Ges m` cvc¨ I e‡Kqv mKj †¶‡Î B mswkó m` wnmve Lj‡Z nq	cwß ev Abv`vqx m‡`i †¶‡Î wewb‡qv‡Mi m` wnmve, D‡Ëvj‡bi m` wnmve, c`Ë F‡Yi m` wnmve, e¨vsK Rgvi m` Ges c`Ë ev e‡Kqv m‡`i †¶‡Î gja‡bi m`, F‡Yi m`, e¨vsK RgwZwi‡³i m` cfwZ D‡jL‡hvM¨		
23.	weÁvcb wnmve	cwZôv‡bi cPviYv I cPv‡ii Rb¨ †h †Kvb gva¨‡g A_ e¨q Kiv n‡j weÁvcb wnmve †Lvjv nq	†cv÷vi, e¨vbvi, †iwWI, wUwf, webvg‡j¨ cY¨ weZiY cfwZ KviY D‡jL‡hvM¨		
24.	Abv`vqx cvIbv wnmve	†`bv`vi n‡Z A_ Av`vq gZ¨, †`Dwjqv ev Ab¨ †Kvb Kvi‡Y Am¤e n‡j Abv`vqx †`bv/Abv`vqx cvIbv/KFY wnmve †Lvjv nq	GLv‡b D‡jL¨ m‡›`nh³ cvIbvi Rb¨ Abv`vqx cvIbv mwÂwZ wnmve †Lvjv nq		
25.	evÆv wnmve	†`bv`vi n‡Z cvIbv UvKv `Z Av`v‡qi Rb¨ wKQ UvKv Qvo c`vb Ges cvIbv`vi‡K †`bv cwi‡kv‡ai mgq wKQ UvKv Qvo cvIqv †M‡j Zv evÆv wnmv‡e Aš—f³ nq	evÆv c`vb I cwßi Rb¨ h_vµ‡g c`Ë evÆv wnmve I cvß evÆv wnmve c_K bv‡g wjwce× nq		
26.	AePq wnmve	¯’vqx m¤ú‡`i e¨envi RwbZ Kvi‡Y gj¨ nvm †c‡j, nvm cvß As‡ki Rb¨ AePq wnmv‡e wjwce× nq			
27.	e‡Kqv LiP I cvc¨ Avq wnmve	gbvdv RvZxq LiP e‡Kqv Ges gbvdv RvZxq Avq Abv`vqxi Rb¨ c_K c_K wnmve Lj‡Z nq	†hgbÑe‡Kqv †eZb wnmve, e‡Kqv F‡Yi m` wnmve, Abv`vqx Kwgkb wnmve, Abv`vqx m` wnmve BZ¨w`		
28.	AwMg LiP I AwMg Avq wnmve	†Kvb LiP n‡Z mwnav cvIqvi c‡eB Zvi gj¨ cwi‡kva Kiv n‡j mswkó LiP AwMg wnmve Ges Av‡qi wecix‡Z mwnav c`v‡bi c‡eB gj¨ Av`vq n‡j mswkó Avq AwMg wnmve †Lvjv nq	†hgbÑAwMg exgv †mjvgx wnmve, AwMg fvov wnmve, AwMg wk¶vbwek †mjvgx wnmve, AwMg Dcfvov wnmve BZ¨w`	AwMg cvß Avq‡K AbcwRZ Avq wnmv‡e MY¨ Kiv nq	
29.	†givgZ wnmve	¯’vqx m¤ú` (Awmevecî, hš¿cwZ, `vjvb‡KvVv, †gvUi Mwo BZ¨w`) †givg‡Zi Rb¨ mwaiYfv‡e †givgZ wnmv‡e wjwce× Kiv nq	†givg‡Zi Rb¨ eo As‡Ki A_ e¨‡qi d‡j m¤ú`i Avq®‹vj ew× †c‡j †givgZ wnmv‡e wjwce× bv K‡i mswkó m¤ú` wnmve †WweU n‡e		
30.	Awdm miÄvg wnmve	Kw¤úDUvi, Gwm, d‡UvKwc †gwkb, wc›Uvi BZ¨w` µq I µq msµvš Avblw½K LiP cwi‡kva Ges weµ‡qi Rb¨ Awdm miÄvg wnmve †Lvjv nq			
31.	Awdm mvccvBR wnmve	Nwo, ÷¨vcjvi, K¨vjK‡jUi, †ccvi I‡qU BZ¨w` hvnvi gj¨ A‡c¶vKZ Kg wKš e¨envi Dc‡hvMZv `xNw`b cvIqv hvq	G mKj µ‡qi Rb¨ Awdm mvccvBR wnmve cfwZ n‡e		

we: `: Dc‡iv³ Q‡K ¸iZcY wnmv‡ei avivi Yv c`vb Kiv n‡jv|

`jxq KvR: wk¶v_xiv `‡j fvM n‡q m¤ú`, `vq, gwjKvbv mZ, Avq I e¨q wnmv‡ei bv‡gi ZwjKv c¯‘Z Ki	

†WweU I †µwWU

‘T’ I ÔPjgvb †RiÔ Dfq Q‡K Avgiv †WweU I †µwWU GB `ÖwU kã j¶¨ K‡iwQ| †WweU I †µwWU wbaviY e¨wZZ wnmve c¯‘Z m¤e bq| ZvB cv‡Vi GB As‡k wewfb †kwYi wnmv‡ei †WweU-†µwWU wbYq bxwZ e¨vL¨v Kiv nj –

†Kvb wnmv‡ei evg w`K‡K †WweU Ges Wvb w`K‡K †µwWU bv‡g AvL¨wqZ Kiv n‡q‡Q| kã `ÖwU wnmve‡K wb‡`kbv c`vb K‡i| †WweU k‡ãi A_ evg I †µwWU k‡ãi A_ Wvb| ZvB wnmv‡ei evg w`K †WweU Ges Wvb w`K †µwWU-Bnv wnmveweÁv‡bi GKwU ixwZ|

`ÔZidv `wLjv c×wZ Aa¨v‡q Avgiv Rvb‡Z †c‡iwQ-cwZwU †jb‡`b `ÖwU wecixZgLx mgcwigvY cwieZb Avbqb K‡i| GKwU cwieZb †WweU Ges AciwU †µwWU|

cwZwU †jb‡`‡bi Øviv AšZt `ÖwU wnmveLvZ cfweZ nq, GKwU wnmv‡ei †WweU w`K cfweZ n‡j AciwUi †µwWU w`K cfweZ n‡e| KLbB †jb‡`‡bi Øviv `ÖwU wnmv‡ei GKB w`K cfweZ n‡e bv| A_vr †WweU I †WweU ev †µwWU I †µwWU n‡e bv|

cwZwU †jb‡`b m¤úb nIqvi ci wnmve mgxKi‡Yi Dfq w`K me`v mgvb _vK‡e Ges wnmv‡ei †gvU †WweU UvKv †gvU †µwWU UvKvi mgvb n‡e; GB `ÖwU ZË wnmv‡ei †WweU †µwWU wbY‡q mnvqZv K‡i|

A	=	L	+	E	
m¤ú`	=	`vq	+	gwjKvbv mZ	
†gvU †WweU	=	†gvU †µwWU			
m¤ú` / †WweU	=	`vq / †µwWU	+	gwjKvbv mZ / †µwWU	

gjab Avbqb (bM` A_ ev †h †Kvb m¤ú`) I Avq AwRZ n‡j gwjKvbv mZ ew× Ges gwj‡Ki D‡Ëvjb (bM` A_ ev †h †Kvb m¤ú`) I e¨q msMwVZ n‡j gwjKvbv mZ nvm cvq| GLv‡b D‡jL¨, gwj‡Ki KZK bM` A_ ev †h †Kvb m¤ú` Avbqb Ges Mn‡Yi Rb¨ c_K wnmve msi¶Y Kiv nq hv‡Z K‡i `ÖwUi †gvU cwigvY mn‡RB Rvbv hvq| AZGe ejv hvq –

†WweU	†µwWU
* m¤ú` ew×	* m¤ú` nvm
* `vq nvm	* `vq ew×
* gwjKvbv mZ nvm	* gwjKvbv mZ ew×
* Avq nvm	* Avq ew×
* e¨q ew×	* e¨q nvm

†WweU-†µwWU wbY‡qi mvi ms‡¶c

m¤ú`	=	`vq	+	gwjKvbv mZ	+	Avq	-	e¨q

wnmv‡ei Dci †jb‡`‡bi cfve D`vni‡Yi gva¨‡g †`Lv‡bv n‡jv –

bM` 50,000 UvKv wb‡q e¨emvq ïi“ nj

†jb‡`‡bi d‡j bM` A_ (m¤ú`) e¨× Ges gwjKvbv mZ e¨× †c‡q‡Q-

bM`vb wnmve (m¤ú` e¨×) †WweU
gjab wnmve (gwjKvbv mZ e¨×) †µwWU

Avmevecwî µq 10,000 UvKv

†jb‡`‡bi d‡j Avmevecwî e¨× Ges bM` A_ nvm †c‡q‡Q-

Avmevecwî wnmve (m¤ú` e¨×) †WweU
bM`vb wnmve (m¤ú` nvm) †µwWU

e¨vs‡K 5,000 UvKv Rgv w`‡q wnmve †Lvjv n‡jv

e¨vsK wnmve (m¤ú` e¨×) †WweU
bM`vb wnmve (m¤ú` nvm) †µwWU

bM‡` cY¨ weµq 12,000 UvKv

bM`vb wnmve (m¤ú` e¨×) †WweU
weµq wnmve (Avq e¨×) †µwWU

gwjK KZK bM` D‡Ëvjb 1,000 UvKv

D‡Ëvjb wnmve (gwjKvbv mZ nvm) †WweU
bM`vb wnmve (m¤ú` nvm) †µwWU

KvR : wb‡gi QK AbmiY K‡i cwZwU †jb‡`‡bi †WweU I †µwWU c¶ Ges wnmv‡ei †kwYwefvM KviYmn wjL :

1. gwjK KZK e¨emv‡q Avmevecwî Avbqb 5,000 UvKv
2. weg‡ji wbKU n‡Z cY¨ µq 7,000 UvKv
3. evKx‡Z cY¨ weµq 9,000 UvKv
4. wegj‡K µqKZ cY¨ †diZ †`qv n‡jv 1,000 UvKv
5. evKx‡Z wewµZ cY¨ †diZ cvIqv †Mj 2,000 UvKv
6. fvov AwMg c`vb 3,000 UvKv
7. e¨w³MZ c‡qvR‡b e¨vsK n‡Z D‡Ëvjb 2,000 UvKv
8. igRv‡bi wbKU n‡Z FY MnY 6,000 UvKv
9. wegj‡K cwi‡kva 3,000 UvKv
10. †`bv`vi n‡Z cwß 5,000 UvKv

µ/bs	†jb‡`b	c¶ / wnmve	wnmv‡ei †kwY	KviY
1.	cY¨ bM‡` µq 20,000 UvKv	µq wnmve †W: bM`vb wnmve †µ:	e¨q m¤ú`	e¨q e¨× m¤ú` nvm
eSvi Rb¨ GKwU †jb‡`b Q‡K Dc¯’vcb Kiv nj				

Abkxjbx

eû wbevPwb ck :

1| wnmv‡ei 'T' Q‡K †gvU Kjvg msL¨v-
K) 6wU L) 7wU M) 8wU N) 10wU

2| wnmve mwgKi‡Yi mwVK cKvk n‡jv-
i) m¤ú` = `vq + gwjKvbv mZ
ii) m¤ú`-gwjKvbv mZ = `vq
iii) m¤ú` + gwjKvbv mZ = `vq
wb‡Pi †KvbwU mwVK?
K) i I iii L) ii I iii M) iii N) i I ii

3| †Kvb wnmv‡ei †gvU †WweU I †gvU †µwWU UvKvi cv_K¨‡K ejv nqÑ
K) jvf L) ¶wZ M) `vq N) DØË

4| Ôt`bv`viÕ-†Kvb †kwYi wnmve ?
K) m¤ú` L) `vq
M) gwjKvbv mZ N) Avq

5| GKB †kwYf³ wnmve †KvbwU ?
i) †eZb wnmve
ii) weµq wnmve
iii) weÁvcb wnmve
wb‡Pi †KvbwU mwVK?
K) i I ii L) ii I iii M) i I iii N) i, ii I iii

6| KLb mswkó wnmve LvZ †µwWU nqÑ
i) m¤ú` ew× †c‡j
ii) gwjKvbv mZ ew× †c‡j
iii) LiP nvm †c‡j
wb‡Pi †KvbwU mwVK?
K) i L) ii M) i I ii N) ii I iii

7| cwZôv‡bi cwZwU Lv‡Zi µgvMZ cwieZb I bxU cwigvY Rvbv‡i Rb¨ †KvbwU c¯'Z Kiv nq?
K) wnmve L) Rv‡e`v M) LwZqvb N) †ilqwgj

8| cwZôv‡bi Ajm A_ `xN‡gqv‡`i Rb¨ wewb‡qvM Kiv n‡j Zv nq Ñ
i. m¤ú` ii. `vq iii. gwjKvbv mZ
wb‡Pi †KvbwU mwVK?
K) i L) ii M) iii N) ii I iii

9| Pjgvb †Ri QK AbmiY K‡i wnmv‡ei DØË wbYq Kiv nqÑ
K) cwZ mßvn †k‡l L) cwZ gvm †k‡l
M) cwZwU †jb‡`b wjwce‡×i ci N) cwZ w`‡bi †k‡l

10| wnmve mgxKiY Abhvqx wnmve-
K) 3 cKvi L) 4 cKvi
M) 5 cKvi N) 6 cKvi

11| gwjKvbv m‡Zi cwigvY ew× cv‡e-
i) e¨vsK n‡Z gwj‡Ki Rb¨ 2,000 UvKv D‡Ëvjb
ii) 5,000 UvKvi Avmevecwî µq
iii) evKx‡Z cY¨ weµq 8,000 UvKv
wb‡Pi †KvbwU mwVK?
K) i L) ii I iii M) i I iii N) i I ii

wb‡gi Z‡_¨i wfwË‡Z 12 I 13 bs c‡ki DËi `vI-
Rbve b‡ik Gi wnmve eB n‡Z 2011 mv‡ji †g 31 Zwi‡L KwZcq wnmv‡ei DØË wQj-
Avmevecwî 20,000 UvKv, bM`vb wnmve 30,000 UvKv, µq wnmve 10,000 UvKv, weµq wnmve 25,000 UvKv, gjab wnmve 40,000 UvKv, D‡Ëvjb wnmve 5,000 UvKv|

12| wnmv‡ei †gvU †WweU / †gvU m¤ú‡`i UvKvi cwigvY KZ?
K) 50,000 L) 60,000
M) 65,000 N) 75,000

13| gwjKvbv m‡Zi bxU cwigvY KZ n‡e ?
K) 35,000 L) 50,000
M) 65,000 N) 70,000

wb‡gi Z‡_¨i wfwË‡Z 14 I 15 bs c‡ki DËi `vI-
Rbve Rwn` 2012 mv‡ji 1 Rvbqwi bM` 2,00,000 UvKv I 20,000 UvKvi cvBReÛ wb‡q e¨emvq ïi K‡ib| Rvbqwi 10 Zwi‡L Rbve mwR‡`i wbKU n‡Z 25,000 UvKvi cY¨ µq K‡ib|

14| Rbve Rwn` Gi cviw¤K gja‡bi cwigvY KZ?
K) 2,45,000 UvKv L) 2,20,000 UvKv M) 2,00,000 UvKv N) 1,80,000 UvKv

15| cwZôv‡bi 25,000 UvKvi †jb‡`‡bi d‡j wnmve mgxKi‡Yi Ñ
i. A Dcv`vb nvm cv‡e ii. L Dcv`v‡bi ew× cv‡e iii. E Dcv`v‡bi nvm NU‡e
wb‡Pi †KvbwU mwVK?
K) i I ii L) i I iii M) ii I iii N) i, ii I iii

mRbkxj ck:

1| Rbve kvnxb-Gi e¨emvq cwZôv‡b 2012 mv‡ji Rvbqwi gv‡m wb‡gv³ †jb‡`b mgn n‡qwQj-
1. evKx‡Z cY¨ µq 10,000 UvKv
2. Rvgv‡ji wbKU weµq 18,000 UvKv
3. e¨vs‡K Rgv `vb 5,000 UvKv
4. KgPvix‡K †eZb c`vb 3,000 UvKv
K) PZ_ †jb‡`bwU cwZôv‡bi gwjKvbv m‡Zi (E) Dci wK cwieZb Avb‡e?
L) cwZ †jb‡`‡bi mwnZ mswkó †WweU I †µwWU c¶ kbv³ Ki|
M) †jb‡`b mswkó wnmvemgn †Kvb †kYxi wnmv‡ei Ašf³ Zv QK AvKv‡i Dc¯’vcb Ki|

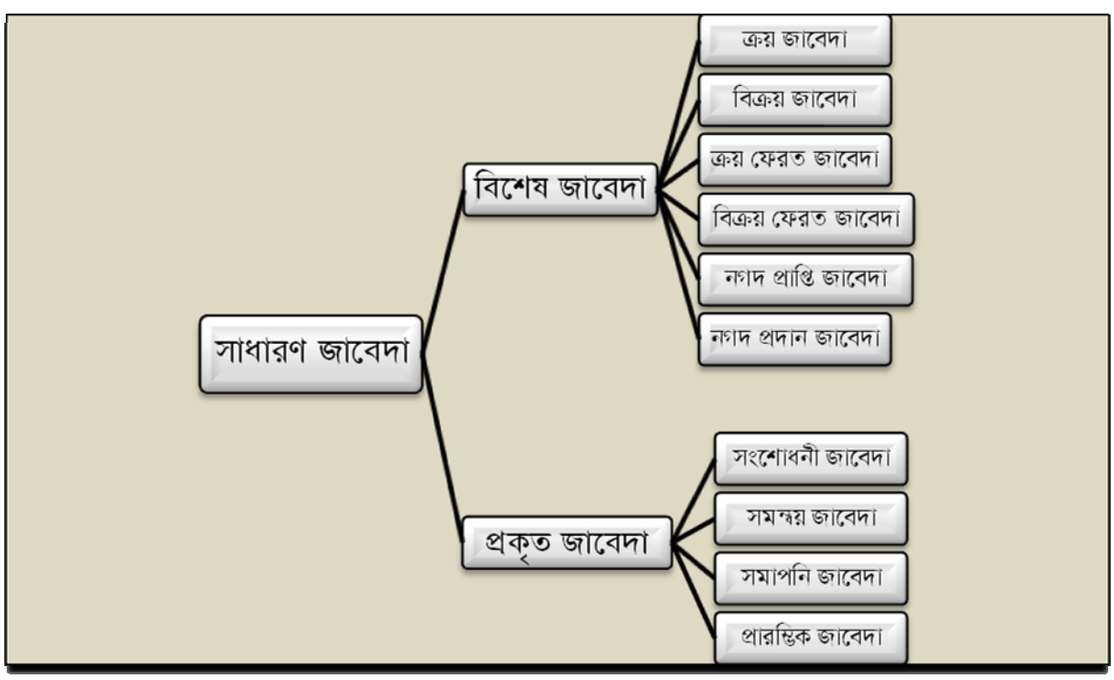
2| Awjd nvIjv`vi e¨emv‡qi hveZxq †jb‡`b `ÖZidv `wLjv c×wZ Abhvqx wnmvef³ K‡ib| 2012 mv‡ji Rvbqwi gv‡m e¨emv‡qi †jb‡`b wQj wbgic :
1. evKx‡K cY¨ µq 40,000 UvKv
2. Rvgv‡bi wbKU weµq 18,000 UvKv
3. e¨vs‡K Rgv `vb 25,000 UvKv
4. KgPvix‡K †eZb c`vb 3,000 UvKv
5. cwZôv‡bi g¨v‡bRvi wb‡qv‡Mi c¯Íve MnxZ n‡jv|
K) Awjd nvIjv`v‡ii gwjKvbvmZ nv‡mi cwigvY KZ ?
L) D³ †jb‡`b¸‡jvi Øviv wnmv‡ei †kwYwefvM e¨vL¨vmn Q‡Ki mvnv‡h¨ †`Lvl|
M) DÏxc‡Ki †jb‡`b Øviv KviYmn †WweU †µwWU wbYq Ki|

3| Rbve bnv` GKwU µq-weµqKvix cwZôv‡bi gwjK| 2012 mv‡ji Rb gv‡m e¨emv‡q Zvi wbgwjwLZ †jb‡`b msNwUZ nq :
Rb 1 gjab Avbqb 2,00,000 UvKv
Rb 10 †gvU 20,000 UvKvi cY¨ µq K‡i 16,000 UvKvi †PK c`vb Kiv n‡jv|
Rb 20 gwbnwi eve` LiP n‡jv 1,000 UvKv|
Rb 28 †P‡Ki gva¨‡g cY¨ weµq 10,000 UvKv|
Rb 30 †`vKv‡bi mvBb‡ewW jvMv‡bv Rb¨ AWvi †`qv n‡jv 4,000 UvKv|
K) Rbve bnv` Gi e¨emv‡q e¨q wnmv‡ei †gvU cwigvY wbYq Ki|
L) D³ †jb‡`b¸‡jv e¨vL¨vmn †WweU-†µwWU wbYq Ki|
M) D³ †jb‡`b¸‡jvi Øviv wnmve mgxKi‡Yi cwieZ‡bi cwigvY Q‡Ki mvnv‡h¨ †`Lvl|

4| Rbve Aic iZb GKRb LPiv e¨emvqx| Zvi cwZôv‡bi 2011 mv‡ji AvMó gv‡m wb‡gv³ †jb‡`bmgn msNwUZ n‡q‡Q-
AvMó 1 FY MnY 20,000 UvKv
AvMó 3 cY¨ bM‡` µq 15,000 UvKv
AvMó 5 nwe‡ei wbKU bM‡` cY¨ weµq 25,000 UvKv
AvMó 15 cwZôv‡bi Rb¨ e¨vsK n‡Z D‡Ëvjb 5,000 UvKv
K) Dch³ Z‡_¨i Av‡jv‡K m¤ú` ew×i cwigvY wbYq Ki|
L) cwZwU †jb‡`‡bi mswkó wnmve I wnmv‡ei †kwY D‡jLKi|
M) Ôm¤ú` ew× I Avq ew×Õ; Ôm¤ú` nvm I e¨q ew×Õ; Ôm¤ú` ew× I `vq ew×Õ; Ges Ôm¤ú` ew× I m¤ú` nvmÕ-GB PviwU Ae¯’vi mwnZ Dc‡iv³ PviwU †jb‡`‡bi wgjKiY Ki|

lô Aa¨vq
Rv‡e`v

Aw_K I Abw_K NUbv wPwýZKi‡Yi ci, Aw_K †jb‡`bmgn wnmv‡ei eB‡Z †WweU I †µwWU c¶ wPwýZceK wjwce©vZ Kiv c‡qvRb| †jb‡`bmg‡ni gv‡S cKwZMZ cv_K¨ we`¨gvb, †jb‡`‡bi ^ewkó¨ I cKwZ we‡ePbv K‡iB Rv‡e`vi †kwYwefvM Kiv n‡q‡Q| †jb‡`‡bi cKwZ Abhvqx †h †kwYi Rv‡e`v c‡hvR¨ H Rv‡e`v‡ZB Zv wjwce©vZ Ki‡Z n‡e| †jb‡`‡bi wjwce©vZi †¶‡Î cgvYcÎ hvPvB Kiv n‡j msiw¶Z wnmv‡ei MnY‡hvM¨Zv A‡bKvs‡k ewnt cvq|



GB Aa¨vq †k‡l AvgivÑ

- cvi¥K wjLb wn‡m‡e Rv‡e`vi avivYv I ¸iZ e¨vL¨v Ki‡Z cvie|
- Rv‡e`vi †kwYwefvM Ki‡Z cvie|
- †jb‡`‡bi mvaviY Rv‡e`v `wLjv c`vb Ki‡Z cvie|
- Pvjv‡bi wfwË‡Z µq I weµq Rv‡e`v, †WweU †bv‡Ui wfwË‡Z µq †diZ Rv‡e`v Ges †µwWU †bv‡Ui wfwË‡Z weµq †diZ Rv‡e`v c¯‘Z Ki‡Z cvie|
- bM` cwß Rv‡e`v I bM` c`vb Rv‡e`v c¯‘Z Ki‡Z cvie|

Rv‡e`vi avivYv :

†jb‡`b msNwUZ nIqvi mv‡_ mv‡_ Avgv‡`i‡K hZUK m¤e †jb‡`‡bi wek` weeiY wjwce× Ki‡Z nq| †jb‡`‡bi GB weeiY cv_wgKfv‡e mec_g Rv‡e`vq wjwce× Kiv nq| †jb‡`‡bi †WweU I †µwWU c¶ we‡klY K‡i Zwi‡Li µgvbmv‡i e¨vL¨v mnKv‡i Rv‡e`v‡Z wj‡L ivLv nq| cieZx‡Z wnmv‡ei cvKv eB LwZqvb c¯‘‡Zi †¶‡Î Rv‡e`v mnvqK eB wn‡m‡e KvR K‡i| hvi Kvi‡YB Rv‡e`v‡K wnmv‡ei cv_wgK eB ejv nq|

Rv‡e`v eB msi¶Y eva¨ZvgjK bq wKš wnmve ^Zwii mwea‡_ Rv‡e`v c‡qvRb| Rv‡e`vq wjwce× _vKvi Kvi‡Y wnmv‡e †jb‡`b ev` covi m¤vebv eûjvs‡k nvm cvq|

| KvR: Dc‡iv³ eYbvi Dci wfwË K‡i Rv‡e`vi ^ewkó¨ ej| |
|---|

Rv‡e`vi ¸iZ

cwZôv‡bi wnmv‡ei eB wbfj I ¯^”Q nIqv AZ¨vek¨K| GB wnmv‡ei wfwË‡ZB cwZôv‡bi Aw_K djvdj I mweK Aw_K Ae¯’v wbicY Kiv nq| wnmvewÁv‡bi gL¨ GB D‡Ïk¨ AR‡b Rv‡e`v wKfv‡e mnvqK fwgKv cvjb K‡i, Zv ms‡¶‡c eYbv Kiv njÑ

- †jb‡`b wjwce×KiY : cwZôv‡b AmsL¨ †jb‡`b msMwVZ nq| GB †jb‡`b msMwVZ nIqvi m‡½ m‡½ LwZqv‡b wjwce× Kiv m¤e bvI n‡Z cv‡i| Rv‡e`vq †jb‡`b wjwce× _vK‡j cieZx‡Z LwZqv‡b Aš f³Ki‡Y †Kvb Amwea nq bv|
- †jb‡`‡bi †gvU msL¨v I cwigvY Rvbv : LwZqvb n‡Z wbw`ó w`‡b, mßv‡n ev gv‡m KqwU †jb‡`b msMwVZ n‡q‡Q Zv Rvbv m¤e bq| Rv‡e`vq †jb‡`b Zwi‡Li µgvbmv‡i wjLv nq e‡j wbw`ó Zwi‡L, mßv‡n ev gv‡m †gvU KqwU †jb‡`b N‡U‡Q Zv mn‡RB Rvbv hvq| †gvU KZ UvKvi †jb‡`b wewfb mg‡q n‡q‡Q Zv Rv‡e`v †_‡K Rvbv m¤e|
- ^ØZ mZvi c‡qvM wbwðZ : `ÔZidv `wLjv cwZ Abhvqx †jb‡`b mswkó †WweU I †µwWU c¶ GK‡Î Rv‡e`vq wjLv nq| d‡j Rv‡e`v n‡Z ^ØZ mZvi c‡qvM m¤ú‡K wbwðZ nIqv hvq|
- †jb‡`‡bi e¨vL¨v : †jb‡`b m¤úwKZ †Kvb m‡›`n ev ck †`Lv w`‡j Rv‡e`v n‡Z Zvi e¨vL¨v cvIqv m¤e| KviY Rv‡e`v eB‡Z †jb‡`b wjwce‡×i cvkvcwk †jb‡`b msNwUZ nIqvi KviY I e¨vL¨vI D‡jL Kiv nq|
- fj ÎwU nvm : †jb‡`b LwZqv‡b Ašf‡³i c‡e Rv‡e`vq wjLv n‡j wnmv‡e fj ÎwUI LwZqv‡b ev` covi m¤vebv nvm cvq|
- fwel¨Z mÎ : Rv‡e`vq †jb‡`bmgn‡K Zwi‡Li µgvbmv‡i mk•Ljfv‡e mwR‡q wj‡L ivLv nq| fwel¨Z †h †Kvb c‡qvR‡b Rv‡e`v `wjj / cgvb ¯^ic e¨envi Kiv hvq|
- cvKv ewni mnvqK : Rv‡e`v LwZqv‡bi mnvqK eB ¯^ic KvR K‡i weavq, LwZqvb c¯‘Z mnR, cwi”Qb I wbfj nq|

mvaviY Rv‡e`v :

†jb‡`‡bi †WweU I †µwWU c¶‡K wbw`ó K‡i Rv‡e`vi Q‡K e¨vL¨v mnKv‡i wj‡L ivLvB mvaviY Rv‡e`v| †jb‡`‡bi Rb¨ me`v GKwU †WweU I GKwU †µwWU c¶ n‡e Zv me‡¶‡Î c‡hvR¨ bq| †jb‡`b Abhvqx GKwaK †WweU ev †µwWU c¶ _vK‡Z cv‡i| Z‡e we‡klfv‡e j¶¨ ivL‡Z n‡e †WweU c‡¶i †gvU UvKvi cwigvY †hb †µwWU c‡¶i †gvU UvKvi cwigv‡Yi mgvb nq|

mvavi Y Rv‡e`vi bgbv QK

Zvwi L	wee i Y / wnmv‡e i bvg I e¨vL¨v	L: c:	†WweU UvKv	†µwWU UvKv
	†gvU		*******	*******

KvR : †ev‡W QKwU A¼b K‡i, wk¶v_x‡`i QKwUi cKwZ / ^ewkó¨ ej‡Z ej‡eb|

Zvwi L : GB Kjv‡g †jb‡`b msNwUZ nIqvi Zvwi L A_vr eQi, gvm I w`b mnKv‡i D‡jL _vK‡e| Aek¨B †jb‡`b msNwUZ nIqvi avivevwnKZv i¶v K‡iB Rv‡e`v c`vb Ki‡Z n‡e|

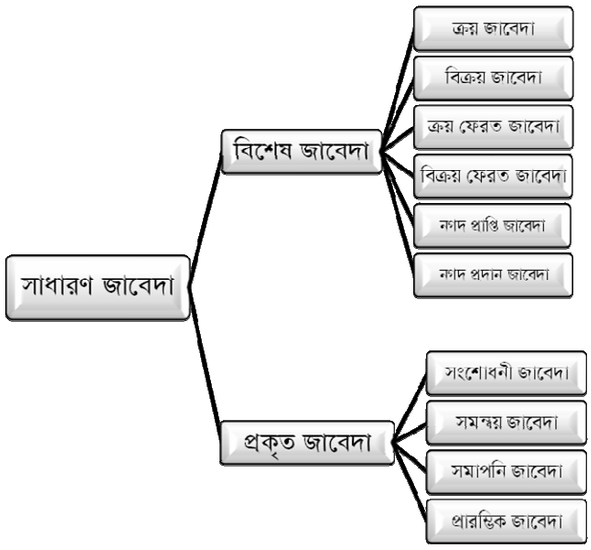
wee i Y : GB Kjv‡g †jb‡`‡bi mvnZ RvoZ †WweU I †µwWU c¶ / wnmve D‡jLKiv nq| me`vq †WweU c¶ c_g Ges †µwWU c¶ wØZxq jvB‡b wjLv nq| cvkvcwk Aí K_vq †jb‡`bwU e¨vL¨vI Kiv nq|

LwZqvb côv (L: c:) : †jb‡`b mswkó †WweU I †µwWU wnmve LwZqv‡bi †h côvq cieZx‡Z ¯’vqx fv‡e †jLv n‡e Zvi côv b¤^i †jLv nq| hv‡Z K‡i mn‡RB †jb‡`bwU LwZqvb n‡Z †ei Kiv hvq|

†WweU I †µwWU : †WweU wnmv‡ei I †µwWU wnmv‡ei cwigvY UvKv †WweU I †µwWU c‡¶i ei ve‡i h_vµ‡g †WweU I †µwWU Kjv‡g wjLv n‡e| Aek¨B Dfq Kjv‡g UvKvi cwigvY mgvb n‡Z n‡e| wbw`ó côvq Rv‡e`v wjLv †kl n‡j GB Kjvg `ÖwUi †hvMdj †ei K‡i wjL‡Z n‡e Ges cieZx côvq cbivq mec_g wbR wbR Kjv‡g wjL‡Z n‡e| cwZwU Rv‡e`v wjLb m¤úb Kivi ci wee i‡bi N‡i GKwU †iLv Uvb‡Z nq|

Rv‡e`vi †kwYwe fvM

cwZôv‡bi †jb‡`b mg‡ni gv‡S ^ewkó¨ I cKwZMZ e¨vcK cv_K¨ we`¨gvb| †jb‡`b mgn‡K Zv‡`i cKwZ Abhvqx wjwce©v Kiv GKvš c‡qvRb| bZev wnmve Z_¨ e¨envi Kvi x c¯‘ZKZ wnmve eB n‡Z DcKZ n‡Z cvi‡e bv| wnmve Z_¨ e¨envi Kwi‡`i mwea v‡_ Rv‡e`v‡K wb‡gv³ †kwY‡Z fvM Kiv n‡q‡QÑ



we‡kl Rv‡e`v

e¨emv‡qi cvq mg¯Í †jb‡`bB wb‡g D‡jwLZ †Kvb GKwU we‡kl Rv‡e`vq wjLv nq|

1. µq Rv‡e`v : µq Rv‡e`vq cwZôv‡bi mKj evKx‡Z cY¨ µq wjwce©v Kiv nq|
2. weµq Rv‡e`v : weµq Rv‡e`vq cwZôv‡bi mKj evKx‡Z cY¨ weµq wjwce× Kiv nq|

3. µq †diZ Rv‡e`v : evKx‡Z µqKZ cY¨ †diZ †`qv n‡j µq ‡diZ Rv‡e`vq wjwce× Kiv nq|
4. weµq †diZ Rv‡e`v : evKx‡Z weµqKZ cY¨ †diZ cvIqv †M‡j weµq †diZ Rv‡e`vq wjwce× Kiv nq|
5. bM` cwß Rv‡e`v : †h mKj †jb‡`‡bi Øviv bM` cwß N‡U (bM` cY¨ weµqmn) Zv bM` cwß Rv‡e`vq wjwce× Kiv nq|
6. bM` c`vb Rv‡e`v : †h mKj †jb‡`‡bi Øviv bM` c`vb N‡U (bM` cY¨ µqmn), Zv bM` c`vb Rv‡e`vq wjwce× Kiv nq|

mvaviY Rv‡e`v `wLjv c`v‡b we‡eP¨ welq :
`ÔZidv `wLjv cÖwZ Abhvqx cwZwU Aww_K †jb‡`‡bi `ÔwU c¶ we`¨gvb| GKwU c¶ †WweU Ges Aci c¶ †µwWU| Rv‡e`v `wLjvi gva¨‡g Avgiv GB `ÔwU c¶‡KB wPwýZ Kwi| GLv‡b D‡jL¨, ïagvÎ `ÔwU c¶ wPwýZB h‡_ó bq, cvkvcwk Dch³ wnmve wk‡ivbvg c`vbI Riwi| hw` fj ev Abch³ wnmve wk‡ivbvg c`vb nq, Z‡e KLbB cwZôv‡bi cKZ Aww_K wPÎ cKvk cv‡e bv| wnmve Aa¨v‡q †jb‡`b mswkó wnmve m¤ú‡K avivYv c`vb Kiv n‡q‡Q|

(K) cY¨, gvj, †PK cfwZ bv‡g †KvbI wnmve n‡e bv|

†jb‡`b	Rv‡e`v `wLjv	
cY¨ weµq	bM`vb wnmve	†WweU
	weµq wnmve	†µwWU
cY¨ µq eve` †PK c`vb	µq wnmve	†WweU
	e¨vsK wnmve	†µwWU

(L) cY¨ µq I weµ‡qi †¶‡Î h_vµ‡g we‡µZv I †µZvi bvg D‡jL _vK‡j Zv evKx‡Z n‡q‡Q e‡j MY¨ Ki‡Z n‡e| Z‡e bv‡gi cvkvcwk bM`, †PK, e¨vsK cfwZ K_v h³ _vK‡j Zv evKx‡Z n‡q‡Q e‡j MY¨ Kiv hv‡e bv|

†jb‡`b	Rv‡e`v `wLjv	
nvmv‡bi wbKU n‡Z µq	µq wnmve	†WweU
	cvIbv`vi (nvmvb) wnmve	†µwWU
Lv‡j‡Ki wbKU bM‡` cY¨ weµq	bM`vb wnmve	†WweU
	weµq wnmve	†µwWU

(M) cY¨ µq I weµq evKx‡Z n‡q‡Q D‡jL i‡q‡Q wKš‘ we‡µZv I †µZvi bvg D‡jL †bB, GB †¶‡Î µ‡qi †¶‡Î cvIbv`vi wnmve I weµ‡qi †¶‡Î †`bv`vi wnmve wjwce× n‡e|

†jb‡`b	Rv‡e`v `wLjv	
evKx‡Z cY¨ µq	µq wnmve	†WweU
	cvIbv`vi wnmve	†µwWU
av‡i cY¨ weµq	†`bv`vi wnmve	†WweU
	weµq wnmve	†µwWU

(N) µq †diZ I weµq †diZÑGi †¶‡Î D³ cY¨ evKx‡Z µq I evKx‡Z weµq n‡qwQj e‡j MY¨ Ki‡Z n‡e|

†jb‡`b	Rv‡e`v `wLjv	
Avšt †diZ	weµq †diZ wnmve	†WweU
	†`bv`vi wnmve	†µwWU
µqKZ cY¨ †diZ †`Iqv nj	cvIbv`vi wnmve	†WweU
	µq †diZ wnmve	†µwWU

(O) m¤ú` µq I weµ‡qi †¶‡Î bZb, civZb, µq, weµq cfwZ kã e¨envi Kiv hv‡e bv| †hgb : Avmevecbx µq wnmve, civZb hš¿cwZ weµq wnmve, bZb Awdm miÄvg wnmve cfwZ bv‡g wnmve †Lvjv hv‡e bv|

†jb‡`b	Rv‡e`v `wLjv	
bZb Avmevecbx µq	Avmevecbx wnmve	†WweU
	bM`vb wnmve	†µwWU
civZb hšcwZ weµq	bM`vb wnmve	†WweU
	hš¿cwZ wnmve	†µwWU

(P) mvavivYZt Avq I e¨‡qi †¶‡Î e¨w³ ev cwZôv‡bi bv‡g KLbB †Kvb wnmve †Lvjv n‡e bv| hw` I H Avq Abv`vqx Ges e¨q Acwi‡kwaZ _v‡K|

†jb‡`b	Rv‡e`v `wLjv	
KgPvix Rwgj‡K †eZb c`vb	†eZb wnmve	†WweU
	bM`vb wnmve	†µwWU
gwb †ókbvix n‡Z evKx‡Z gwbnwi `e¨w` µq	gwbnwi wnmve	†WweU
	e‡Kqv gwbnwi wnmve	†µwWU

(Q) e¨w³MZ ev e¨emv‡qi c‡qvR‡b cY¨ e¨envi, weÁvc‡bi Rb¨ cY¨ weZiY, cY¨ Pwi, cY¨ bó cfwZ †jb‡`‡bi d‡j c‡Y¨i cwigvY nvm cvq, ZvB GB mKj †¶‡Î µq wnmve †µwWU n‡e|

†jb‡`b	Rv‡e`v `wLjv	
e¨w³MZ c‡qvR‡b cY¨ D‡Ëvjb	D‡Ëvjb wnmve	†WweU
	µq wnmve	†µwWU
†`vKvb n‡Z cY¨ Pwi nj	wewea ¶wZ wnmve	†WweU
	µq wnmve	†µwWU

(R) cwZôvb n‡Z D‡Ëvjb eSv‡Z gwj‡Ki e¨w³MZ D‡Ëvjb eSv‡e| e¨vsK n‡Z D‡Ëvjb n‡j Zv cwZôv‡bi Rb¨ n‡q‡Q e‡j MY¨ Ki‡Z n‡e| gwj‡Ki Rb¨ D‡jL _vK‡j Zv D‡Ëvjb wnmveÑG wjwce× n‡e|

†jb‡`b	Rv‡e`v `wLjv	
e¨emvq n‡Z D‡Ëvjb	D‡Ëvjb wnmve	†WweU
	bM`vb wnmve	†µwWU
e¨vsK n‡Z D‡Ëvjb	bM`vb wnmve	†WweU
	e¨vsK wnmve	†µwWU

(S) cY¨, bM` A_, †Kvb m¤ú` Pwi ev webó n‡j wewea ¶wZ wnmve bv‡g wjwce© n‡e|

†jb‡`b	Rv‡e`v `wLjv	
K¨vk ev· n‡Z UvKv Pwi	wewea ¶wZ wnmve	†WweU
	bM`vb wnmve	†µwWU
AwM `NUbvq cY¨ webó nj	wewea ¶wZ / AwMRwbZ ¶wZ	†WweU
	µq wnmve	†µwWU

(T) e¨vsK m` gÄi ev avh Ges e¨vsK PvR me`v e¨vsK wnmv‡e mivmwi cfve †dj‡e e‡j MY¨ Ki‡Z n‡e|

†jb‡`b	Rv‡e`v `wLjv	
e¨vsK m` gÄi Kij	e¨vsK wnmve	†WweU
	e¨vsK m` wnmve	†µwWU
e¨vsK PvR avh Kij	e¨vsK PvR wnmve	†WweU
	e¨vsK wnmve	†µwWU

(U) ¯’vqx m¤ú‡`i gj¨ e¨envi ev Ab¨ Kvi‡Y nvm †c‡j Zv m¤ú‡`i AePq wnmv‡e MY¨ nq| †m‡¶‡Î mswkó m¤ú` wnmve †µwWU bv K‡i ÒcwÄfZ AePq wnmveÑmswkó m¤ú`Ó bv‡g †µwWU Ki‡Z n‡e|

†jb‡`b	Rv‡e`v `wLjv	
Avmevec‡Îi Dci AePq avh	AePq wnmve	†WweU
	cwÄfZ AePq (AvmevecÎ) wnmve	†µwWU

(V) †h †Kvb Drm n‡Z †PK cvIqv †M‡j, Zv e¨vsK wnmv‡e wjwce© Ki‡Z n‡e| KviY cwZôvb‡K evnK ev †Lvjv †PK c`vb Kiv nq bv, wnmv‡e c‡`q †PK (Account Payee) c`vb Kiv nq|

†jb‡`b	Rv‡e`v `wLjv	
cY¨ weµq eve` ivRx‡ei wbKU n‡Z †PK cwß, hv m‡½ m‡½ e¨vs‡K Rgv Kiv nq	e¨vsK wnmve	†WweU
	†`bv`vi (iwRe) wnmve	†µwWU
†`bv`vi n‡Z †PK cwß, hv m‡½ m‡½ e¨vs‡K Rgv Kiv nq	e¨vsK wnmve	†WweU
	†`bv`vi wnmve	†µwWU

(W) e¨emvq cwZôvb gwj‡Ki wbKU n‡Z †h †Kvb mwea MnY Ki‡j gjab wnmve †µwWU Ges gwjK‡K mwea c`vb Ki‡j D‡Ëvjb wnmve †WweU n‡e|

†jb‡`b	Rv‡e`v `wLjv	
KgPwi‡`i †eZb gwjK e¨w³MZfv‡e cwi‡kva Ki‡jb	†eZb wnmve	†WweU
	gjab wnmve	†µwWU
gwj‡Ki evRvi LiP e¨emvq n‡Z cwi‡kva	D‡Ëvjb wnmve	†WweU
	bM`vb wnmve	†µwWU

(X) †`bv-cvIbv wb®úwËi mgq †h cwigvY A_ Qvo cvIqv I †`Iqv nq Zv h_vµ‡g cvIbv`vi I †`bv`vi wnmve‡K cfweZ Ki‡e|

†jb‡`b	Rv‡e`v `wLjv	
evÆv cwß	cvIbv`vi wnmve	†WweU
	cvß evÆv wnmve	†µwWU
†`bv`vi n‡Z 7,000 UvKv cvIbvi cY wb®úwË‡Z 6,500 UvKv cwß	bM`vb wnmve	†WweU
	c`Ë evÆv wnmve	†WweU
	†`bv`vi wnmve	†µwWU

KvR : mvavi Y Rv‡e`v‡K †gvU Kq fv‡M fvM Kiv nj Zv bvg mnKv‡i ej|

cKZ Rv‡e`v : mvavi Y Rv‡e`v I cKZ Rv‡e`v GKB A_‡evaK| †h mKj †jb‡`b we‡kl Rv‡e`vq Ašf³ nq bv †m mKj Rv‡e`v cKZ Rv‡e`vq Ašf³ nq|

1| ms‡kvabx Rv‡e`v : †jb‡`b wjwce×Ki‡Y †Kvb fj msNwUZ n‡j wnmv‡e KvUv †Qov K‡i wVK Kiv hvq bv| Rv‡e`v `wLjvi gva¨‡g D³ fj ms‡kvab Ki‡Z nq| fj ms‡kva‡bi Rb¨ †h Rv‡e`v `wLjv c`vb Kiv nq ZvB ms‡kvabx Rv‡e`v|

Avmevecx Î µq 10,000 UvKv, fjekZt µq wnmve 10,000 UvKv Øviv †WweU Kiv n‡q‡Q|

ZvwiL	weeiY / wnmv‡ei bvg I e¨vL¨v	L: c:	†WweU UvKv	†µwWU UvKv
2012 wW‡m: 31	Avmevecx Î wnmve †WweU µq wnmve †µwWU (Avmevecx Î wnmv‡ei cwie‡Z f‡j µq wnmve †WweU Kiv n‡qwQj, hv ms‡kvab Kiv nj)	Ñ Ñ	10,000	10,000

2| mgvRq Rv‡e`v : Aw_K djvdj wbic‡bi Rb¨ Aw_K weeiYx c¯‘Z Kiv nq| Aw_K weeiYx c¯‘‡Zi mgq AwjwLZ Ges Amgvš^Z `dv (e‡Kqv I AwMg LiP, Abv`vqx I AwMg Avq, AePq, mwÂwZ BZ¨vw`) Ašf‡³i Rb¨ †h Rv‡e`v c`vb Kiv nq ZvB mgšq Rv‡e`v|

2011 mv‡j fvov eve` cwi‡kva n‡q‡Q 10000 UvKv, Aw_K weeiYx c¯‘‡Zi c‡e Rvbv †Mj D³ fvovi g‡a¨ AwMg fvov 2000 UvKv Ašf³| GB †¶‡Î mgš^q Rv‡e`v n‡eÑ

ZvwiL	weeiY / wnmv‡ei bvg I e¨vL¨v	L: c:	†WweU UvKv	†µwWU UvKv
2011 wW‡m:31	AwMg fvov wnmve †WweU fvov wnmve †µwWU (AwMg fvov c`vb fvov wnmv‡ei mwnZ mgš^q Kiv nj)	Ñ Ñ	2,000	2,000

wUKv : AwMg LiP m¤ú` weavq msMÖn Liv n‡Z ev` hv‡e, G‡Z K‡i LiP nvm Ges m¤ú` ewÂ †c‡q‡Q|

3| mgvcwb Rv‡e`v : †Kvb wbw`ó eQ‡ii gbvdv RvZxq Avq I e¨q cieZx eQ‡ii wnmv‡e †Kvb cfve †dj‡e bv| ZvB Aw_K weeiYx c¯‘‡Zi mgq gbvdv RvZxq Avq I e¨q wnmve mgn eÜ K‡i w`‡Z nq| wnmve Aa¨v‡q Avgiv †R‡bwQ Avq wnmve †µwWU I e¨q wnmve †WweU DØË cKvk K‡i| gbvdv RvZxq Avq I e¨q wnmve eÜ Kivi Rb¨ Avq wnmve †WweU I e¨q wnmve †µwWU Ki‡Z n‡e| ZvQvov mgvcbx Rv‡e`vi gva¨‡g D‡Ëvjb wnmve I eÜ Kiv nq|

D`vniYÑ 2011 mv‡j cwZôv‡bi gbvdv RvZxq Avq I e¨q wnmv‡ei DØË mgn wQjÑ

µq 50000 ; weµq 80000 ; †eZb 10,000 ; fvov 5,000 |

ZwiL	weeiY / wnmv‡ei bvg I e¨vL¨v	L: c:	†WweU UvKv	†µwWU UvKv
2011	weµq wnmve †WweU	Ñ	80,000	
wW‡m : 31	Avq weeiYx †µwWU	Ñ		80,000
	(weµq wnmv‡ei DØË Avq weeiYx‡Z ¯'vbvš‡ii gva¨‡g eÜ Kiv nj)			
	Avq weeiYx †WweU		65,000	
	µq wnmve †µwWU			50,000
	†eZb wnmve †µwWU			10,000
	fvov wnmve †µwWU			5,000
	(µq wnmve, †eZb wnmve I fvov wnmv‡ei DØË Avq weeiYx‡Z ¯'vbvš‡ii gva¨‡g eÜ Kiv nj)			

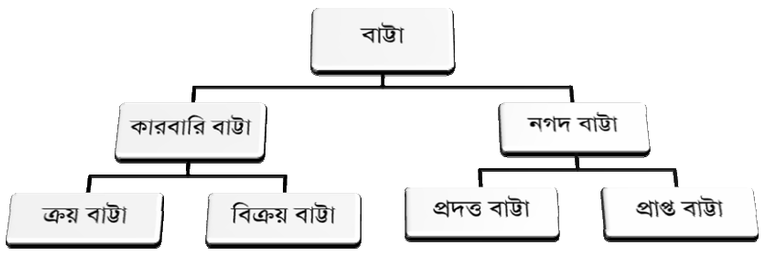
4| cvi¤K Rv‡e`v : e¨emvq cwZôvb GKwU Pjgvb cwµqv| weMZ eQ‡ii wnmveKv‡ji †kl w`‡bi m¤ú`, `vq I ¯^ZwaKv‡ii cwigvY cieZx eQ‡ii ïi‡Z wnmv‡e wb‡q Avmvi Rb¨ cvi¤K `wLjv c`vb Kiv nq|

D`vniY- wW‡m¤^i 31,2011 G bM`vb wnmve 50,000 UvKv, AvmevecÎ wnmve 30,000 UvKv, †`bv`vi wnmve 20,000 UvKv, cvIbv`vi wnmve 15,000 UvKv Ges gjab wnmve 85,000 UvKv |

ZwiL	weeiY / wnmv‡ei bvg I e¨vL¨v	L: c:	†WweU UvKv	†µwWU UvKv
2012	bM`vb wnmve †WweU	Ñ	50,000	
wW‡m:31	AvmevecÎ wnmve †WweU	Ñ	30,000	
	†`bv`vi wnmve †WweU	Ñ	20,000	
	cvIbv`vi wnmve †µwWU	Ñ	Ñ	15,000
	gjab wnmve †µwWU	Ñ	Ñ	85,000
	(2011 mv‡ji m¤ú`, `vq I gwjKvbv mZ wb‡q 2012 mv‡j e¨emvq ïi nj)			

evÆv I evÆvi cKvi‡f`

mvaviY A‡_, †Kvb e¯'i wbawiZ gj¨ A‡c¶v Kg g‡j¨ µq m¤e n‡j, hZUK gj¨ Kg cwi‡kva Kiv nj, ZvB evÆv| e¨emvq cwZôv‡b GB evÆv †`qv I cvIqv DfqB n‡q _v‡K|



Kvievwi evÆv (Trade Discount):

we‡µZv c‡Y¨i weµq gj¨ wbaviY K‡i| weµq ewÂi Rb¨ we‡µZv hLb ce wbawiZ weµqgj¨ A‡c¶v Kg g‡j¨ cY¨ weµq K‡i Zv Kvievwi evÆv wn‡m‡e MY¨ Kiv nq| GB Kvievwi evÆv we‡µZvi Rb¨ weµq evÆv Ges †µZvi Rb¨ µq evÆv| †µZv ev we‡µZv †KDB GB evÆvi wnmve iv‡L bv| cKZ †h g‡j¨ µq weµq n‡q‡Q ZvB wnmv‡e wjwce© Kiv nq|

bM` evÆv (Cash Discount):

e¨emv‡qi AwaKvsk µq-weµq ewnK‡Z msNwUZ nq| †µZv-we‡µZvi gv‡S †`bv-cvIbvi `Z wb®úwËi Rb¨ we‡µZv †µZv‡K †h UvKv Qvov †`q ZvB bM` evÆv| GB evÆv we‡µZvi Rb¨ c`Ë evÆv Ges †µZvi Rb¨ cvß evÆv| Dfq c¶ Zv‡`i wnmv‡ei eB‡Z GB evÆv wjwce© K‡i|

KvR : bM` I Kvievwi evÆvi gv‡S Zjbv Ki|

D`vniY-1

Rbve bxjv ‡PŠaix GKRb e¨emvqx| 2011 mv‡ji gvP gv‡m Zvi e¨emv‡qi KwZcq †jb‡`b wQjÑ

gvP 1 cY¨ µq 9,000 UvKv|
,, 2 Avmevecî µq 12,000 UvKv|
,, 3 evnv‡ii wbKU weµq n‡Z cwß 15,000 UvKv|
,, 7 e¨vs‡K Rgv `vb 8,000 UvKv|
,, 9 evKx‡Z cY¨ µq 5,000 UvKv|
,, 12 e¨w³MZ c‡qvR‡b D‡Ëvjb 2,000 UvKv|
,, 15 weµq 14,000 UvKv|
,, 18 gwbnwi `e¨w` µq 1,000 UvKv|
,, 30 KvgPwi‡`i †eZb c`vb 7,000 UvKv|

Rbve bxjv ‡PŠaix mvaviY Rv‡e`v

Zwi L	wnmve wk‡ivbvg I e¨vL¨v	L:c:	†WweU UvKv	†µwWU UvKv
2011 gvP 1	µq wnmve †WweU bM`vb wnmve †µwWU (bM‡` cY¨ µq Kiv nj)		9,000	9,000
,, 2	Avmevecî wnmve †WweU bM`vb wnmve †µwWU (bM‡` Avmevecî µq Kiv nj)		12,000	12,000
,, 3	bM`vb wnmve †WweU weµq wnmve †µwWU (evnv‡ii wbKU bM‡` weµq Kiv nj)		15,000	15,000
,, 7	e¨vsK wnmve †WweU bM`vb wnmve †µwWU (bM` A_ e¨vs‡K Rgv †`qv nj)		8,000	8,000

ZwiL	wnmve wk‡ivbvg I e¨vL¨v	L:c:	†WweU UvKv	†µwWU UvKv
2011 9 gvP	µq wnmve †WweU cvIbv`vi wnmve †µwWU (evKx‡Z cY¨ µq Kiv nj)		5,000	5,000
,, 12	D‡Ëvjb wnmve †WweU bM`vb wnmve †µwWU (gwjK wbR c‡qvR‡b bM` MnY Ki‡jb)		2,000	2,000
,, 15	bM`vb wnmve †WweU weµq wnmve †µwWU (bM‡` cY¨ weµq Kiv nj)		14,000	14,000
,, 18	gwbnwi wnmve †WweU bM`vb wnmve †µwWU (bM‡` gwbnwi `e¨ µq Kiv nj)		1,000	1,000
,, 30	†eZb wnmve †WweU bM`vb wnmve †µwWU (bM‡` †eZb c`vb)		7,000	7,000
	†gvU		73,000	73,000

D`vniY-2

Rbve kIKZ 2011 mv‡ji 1 RjvB ZwiL bM` 50,000 UvKv Ges 20,000 UvKvi cY¨ `e¨ wb‡q e¨emvq ïi Ki‡jb| D³ gv‡m Zvi e¨emv‡qi Ab¨vb¨ †jb‡`b wQjÑ

RjvB 2 RbZv e¨vs‡K wnmve †Lvjv nj 20,000 UvKv|

,, 7 e¨emv‡qi Rb¨ Kw¤úDUvi µq 22,000 UvKv|

,, 9 iwgi wbKU weµq eve` †PK cwß 10,000 UvKv|

,, 10 eve‡ji wbKU n‡Z µq 15,000 UvKv|

,, 12 Awd‡mi fvov AwMg cwi‡kva 4,000 UvKv|

,, 15 eve‡ji wbKU cY¨ †diZ cvVv‡bv nj 1,000 UvKv|

,, 20 e¨emv‡qi cPviYv eve` e¨q 3,000 UvKv|

,, 23 evej‡K †PK c`vb 5,000 UvKv|

,, 25 Rbve kIK‡Zi e¨w³MZ LiP e¨emvq n‡Z cwi‡kva 2,000 UvKv|

,, 30 KgPvix ivqnv‡bi †eZb Acwi‡kwaZ i‡q‡Q 3,500 UvKv|

Rbve kIK‡Zi Rv‡e`v (mvaviY)

ZwiL	wnmve wk‡ivbvg I e¨vL¨v		L:c:	†WweU UvKv	†µwWU UvKv
2011	bM`vb wnmve	†WweU		50,000	
RjvB 1	µq wnmve	‡WweU		20,000	
	gjab wnmve	†µwWU			70,000
	(bM` A_ I cY¨ wb‡q e¨emvq ïi Kiv nj)				
,, 2	e¨vsK wnmve	†WweU		20,000	
	bM`vb wnmve	†µwWU			20,000
	(bM` A_ Rgv w`‡q e¨vs‡K wnmve †Lvjv nj)				
,, 7	Awdm miÄvg wnmve	†WweU		22,000	
	bM`vb wnmve	†µwWU			22,000
	(bM‡` K¤úDUvi µq Kiv nj)				
,, 9	e¨vsK wnmve	†WweU		10,000	
	weµq wnmve	†µwWU			10,000
	(iwgi wbKU cY¨ weµq eve` †PK cwß)				
,, 10	µq wnmve	†WweU		15,000	
	cvIbv`vi wnmve (evej)	†µwWU			15,000
	(evKx‡Z cY¨ µq Kiv nj)				
,, 12	AwMg fvov wnmve	†WweU		4,000	
	bM`vb wnmve	†µwWU			4,000
	(Awd‡mi fvov AwMg cwi‡kva Kiv nj)				
,, 15	cvIbv`vi wnmve (evej)	†WweU		1,000	
	µq †diZ wnmve	†µwWU			1,000
	(evej‡K cY¨ †diZ cvVv‡bv nj)				
,, 20	weÁvcb wnmve	†WweU		3,000	
	bM`vb wnmve	†µwWU			3,000
	(cPviYv eve` e¨q Kiv nj)				
,, 23	cvIbv`vi wnmve (evej)	†WweU		5,000	
	e¨vsK wnmve	†µwWU			5,000
	(evej‡K ‡`bv cwi‡kva eve` †PK c`vb)				
,, 25	D‡Ëvjb wnmve	†WweU		2,000	
	bM`vb wnmve	†µwWU			2,000
	(gwj‡Ki e¨w³MZ LiP e¨emvq n‡Z cwi‡kva)				
,, 30	†eZb wnmve	†WweU		3,500	
	e‡Kqv †eZb wnmve	†µwWU			3,500
	(ivqnv‡bi †eZb Acwi‡kwaZ i‡q‡Q)				
			†gvU	1,55,500	1,55,500

†mev c`vbKvix cwZôv‡bi Rv‡e`v

Rbve cxhI Kgvi 2012 mv‡ji 1jv gvP XvKvi †eBjx †iv‡W w_‡qUvi e¨emvq ïi K‡ib| e¨emvq wZwb 5,00,000 UvKv wewb‡qvM K‡ib| gvP gv‡m Zvi e¨emv‡qi †jb‡`bmgn wQjÑ

gvP 2 w_‡qUv‡ii 3 gv‡mi fvov AwMg cwi‡kva 90,000 UvKv|

gvP 4 w_‡qUv‡ii cPviYv eve` e¨q 15,000 UvKv|

gvP 6 w_‡qUv‡ii Rb¨ †Pqvi, †Uwej µq 30,000 UvKv|

gvP 7 gÂ wbgvY I mvR m¾v eve` e¨q 50,000 UvKv|
gvP 12 wkíx I KjvKkwj‡`i Avc¨vqb LiP 2,000 UvKv|
gvP 15 w_‡qUv‡i bvUK c`k‡bi wU‡KU weµq 80,000 UvKv|
gvP 18 wkíx‡`i m¤§vbx c`vb 25,000 UvKv|
gvP 25 B‡jKwUK wej cvIqv †Mj 3,000 UvKv|
gvP 28 w_‡qUvi Kgx‡`i †eZb c`vb 12,000 UvKv|
mgvavb:

Rbve cxhl Kgv‡ii Rv‡e`v (mvaviY)

ZwiL	wnmve wk‡ivbvg I e¨vL¨v		L:c:	†WweU UvKv	†µwWU UvKv
2012 gvP 1	bM`vb wnmve gjab wnmve (bM` UvKv wb‡q e¨emv ïi Kiv nj)	†WweU †µwWU		5,00,000	5,00,000
,, 2	AwMg fvov wnmve bM`vb wnmve (Awd‡mi fvov AwMg cwi‡kva)	†WweU †µwWU		90,000	90,000
,, 4	weÁvcb wnmve bM`vb wnmve (weÁvcb LiP cwi‡kva Kiv nj)	†WweU †µwWU		15,000	15,000
,, 6	Avmevecwî wnmve bM`vb wnmve (Avmevecwî µq)	†WweU †µwWU		30,000	30,000
,, 7	gÂ I mvRm¾v LiP wnmve bM`vb wnmve (gÂ wbgvb I mvRm¾v e¨q)	†WweU †µwWU		50,000	50,000
,, 12	Avc¨vqb LiP wnmve bM`vb wnmve (Avc¨vqb eve` e¨q cwi‡kva)	†WweU †µwWU		2,000	2,000
,, 15	bM`vb wnmve †mev Avq wnmve (bvU‡Ki wU‡KU weµq eve` Avq)	†WweU †µwWU		80,000	80,000
,, 18	m¤§vbx e¨q wnmve bM`vb wnmve (wkíx I KjvKkjxi m¤§vbx c`vb)	†WweU †µwWU		25,000	25,000
,, 25	we`¨r LiP wnmve e‡Kqv we`¨r LiP (we`¨r wej Acwi‡kwaZ)	†WweU †µwWU		3,000	3,000
,, 28	†eZb e¨q wnmve bM`vb wnmve (w_‡qUvi Kgx‡`i ‡eZb c`vb)	†WweU †µwWU		12,000	12,000
				8,07,000	8,07,000

KvR : kPxb KgKvi GKRb e¨emvqx| 2011 mv‡ji Gwcj gv‡m Zvi e¨emv‡q wb‡gv³ †jb‡`bmgn msMwVZ n‡qwQj| †jb‡`bmg‡ni mvaviY Rv‡e`v `wLjv wjL-

Gwcj	1	†`bv`vi n‡Z †PK cwß hv m‡½ m‡½ e¨vs‡K Rgv `vb 8,000 UvKv	
Gwcj	3	gviæ‡di wbKU n‡Z FY MnY 20,000 UvKv	
Gwcj	5	Avšt‡diZ 500 UvKv	
Gwcj	8	civZb Avmevecî weµq 2,000 UvKv	
Gwcj	10	†`bv`v‡ii 1,000 UvKv Av`vq‡hvM¨ bq	
Gwcj	12	e¨vsK KZK c‡`q we‡ji A_ cwi‡kva 3,000 UvKv	
Gwcj	15	Awd‡mi Rb¨ †Pqvi I †Uwej µq 7,000 UvKv	
Gwcj	18	wewb‡qv‡Mi m` Av`vq nj 1,000 UvKv	
Gwcj	20	Kwgkb Abv`vqx 600 UvKv	
Gwcj	22	e¨vsK n‡Z D‡Ëvjb 4,000 UvKv	
Gwcj	25	cvIbv`vi‡K †P‡K cwi‡kva 6,500 UvKv Ges evÆv cwß 500 UvKv	
Gwcj	30	Avmevec‡Îi Dci AePq avh Ki 800 UvKv	
		Dc‡iv³ †jb‡`b mg‡ni mvaviY Rv‡e`v `wLjv wjL	

µq Rv‡e`v : weµ‡qi D‡Ï‡k¨ cwZôvb hvnv µq K‡i ZvB cY¨| GB cY¨ bM‡` I ewK Dfq gva¨‡gB n‡Z cv‡i| evKx‡Z µqKZ cY¨ µq Rv‡e`vq wjwce× Kiv nq| Pvjv‡bi Dci wfwË K‡iB µq Rv‡e`v c¯‘Z Kiv nq| wb‡g Pvjvb I µq Rv‡e`vi bgbv c`vb Kiv njÑ

Pvjvb bs-1650

ml`vMi G‡RwÝ
51/3, ev`vgZwj
m`iNvU, XvKv

ZwiL: 2 gvP 2011

‡µZvi bvg: ivnv †óvim
wVKvbv: 23/2, KvVvj evMvb, XvKv|

Pvjvb

µ/bs	gv‡ji weeiY	`i (UvKv)	cwigvY	cwigvY (UvKv)
1	bwRi kvBj Pvj	40	1,000 †KwR	40,000
	ev`t Kvievwi evÆv (5%)			2,000
				38,000

UvKv (K_vq): AvUwÎk nvRvi UvKv gvÎ|
weµq kZ: 2/10, bxU 30
we:`: fj-ÎwU ms‡kvab‡hvM¨|

we‡µZvi ¯^v¶i

ivnv †óvim Gi µq Rv‡e`v

ZwiL 2011	†µwWU wnmve LvZ	kZ	Pvjvb b¤^i	mÎ	µq wnmve cvIbv`vi wnmve	†WweU †µwWU
gvP 2	ml`vMi G‡RwÝ	2/10, bxU 30	1650	✓	38,000	
gvP 10	bwMm G‡RwÝ	3/5, bxU 20	1230	✓	23,000	
					61,000	

(bwMm G‡RwÝi bvg bZbf‡e Ašf³ Kiv nj)

wemq kZ : wemq kZ hw` GB ic nqÑ2/10, bxU 30| Gi Øviv eSvq, †µZv c‡Y¨i gj¨ 10 w`‡b cwi‡kv‡a mg_ n‡j 2% bM` evÆv cv‡e| hw` Amg_¨ nq Z‡e Aek¨B 30 w`‡bi g‡a¨ c‡Y¨i m¤úY gj¨ (Pvjv‡b D‡jwLZ) cwi‡kva Ki‡Z n‡e|

wemq Rv‡e`v : ewK‡Z wemqKZ cY¨ wemq Rv‡e`vq wjwce× Kiv nq| wemq Rv‡e`vI Pvjv‡bi Dci wfwË K‡i c¯‘Z Kiv nq| wemq Rv‡e`vi bgbv wbgicÑ

ml`vMi G‡RwÝi wemq Rv‡e`v

ZwiL 2011	†WweU wnmve LvZ	Pvjvb b¤^i	mÎ	†`bv`vi wnmve wemq wnmve	†WweU †µwWU
gvP 2	iRe Avjx †÷vim	1650	✓		38,000
gvP 12	‡invbv †÷vi	1651	✓		32,000
					70,000

wet `t µq Rv‡e`v I wemq Rv‡e`v n‡Z LwZqv‡b ¯’vbvšiKiY AskwU LwZqvb Aa¨v‡q D‡jL Kiv n‡q‡Q|

KvR : Rbve kvnRvnvb XvKvi KvIivb evRv‡ii GKRb cvBKwi e¨emvqx| Zvi cwZôv‡b 2011 mv‡ji b‡f¤^i gv‡mi KwZcq †jb‡`b wbgicÑ

b‡f¤^i 1 wgwj †óvim, XvKv Gi wbKU cwZ †KwR 100 UvKv K‡i 50 †KwR gïi Wvj wemq| Kvievix evÆv 2%| Pvjvb bs 253| kZ: 3/10, bxU 20|

b‡f¤^i 5 Rwb †UWv‡mi wbKU n‡Z cwZ cvDÛ 200 UvKv K‡i 500 cvDÛ Pv µq| Kvievix evÆv 5%| Pvjvb bs-533| kZ: 3/15, bxU 30|

b‡f¤^i 8 iZb ‡óvim Gi wbKU cwZ cvDÛ 220 UvKv K‡i 100 cvDÛ Pv wemq| evÆv 3%| Pvjvb bs254|

b‡f¤^i 12 Rvdi ev`v‡mi wbKU n‡Z cwZ wjUvi 120 UvKv K‡i 300 wjUvi mqweb †Zj µq| Kviewi evÆv 4%| Pvjvb bs 534|

b‡f¤^i 15 wkK`vi GÛ mÝ Gi wbKU cwZ e¯Ívi 2000 UvKv K‡i 100 e¯Ívi AvUv wemq| Kviewi evÆv 3%| Pvjvb bsÑ255|

b‡f¤^i 20 ivZv †UWv‡mi wbKU n‡Z cwZ c¨v‡KU 350 UvKv K‡i 50 c¨v‡KU ¸‡ov `a µq| Kviewi evÆv 2% Ges Pvjvb bs 535|

Z_¨ewji wfwË‡Z µq Rv‡e`v I wemq Rv‡e`v c¯‘Z Ki|

µq †diZ Rv‡e`v : µqKZ cY¨ digv‡qk Abhvqx bv nIqv, wbgv‡bi ev †gqv` DËxY cY¨ mieivn Kiv n‡j †µZv we‡µZv cY¨ †diZ cvVvq| cY¨ †diZ cvVv‡bvi Rb¨ †µZv GKwU †WweU †bvU c¯‘Z K‡i we‡µZvi wbKU †ciY K‡i Ges µq †diZ Rv‡e`v c¯‘Z K‡i|

†WweU †bvU bs-173 Bgivb ev`vm ZwiLt 18 AvMó 2011

gwj‡Uvjv, eskvj

†WweU †bvU

cvc‡Ki bvg: †gmvm ¯^cv G›UvicvBR
wVKvbv: 37, ivBb‡Lvjv, wgici-6, XvKv|
mÎ: µq / Pvjvb b¤^i 1265 / 3 AvMó 2011

ZwiL	gv‡ji weeiY I †di‡Zi KviY	cwigvY (UvKv)		
2011 AvMó 18	cwZ wcQ 1300 UvKv K‡i 10 wcQ Rvg`wb kwo †Qov nlqvq †diZ cvVv‡bv nj	AbMnceK 10wU kwoi gj¨ Avgv‡`i wnmve n‡Z ev` w`‡eb	ev` t Kviewi evÆv	13,000/- 1,000/- 12,000/-

UvKv (K_vq): evi nvRvi UvKv gvÎ|

we:`: fj-ÎwU ms‡kvab‡hvM¨| µq e¨e¯'vcK

Bgivb ev`v‡mi µq †diZ Rv‡e`v

ZwiL 2011	†WweU wnmve LvZ	†WweU †bvU b¤^i	mÎ	cvlbv`vi wnmve µq †diZ wnmve	†WweU †µwWU
AvMó 18	†gmvm ¯^cv G›UvicvBR	173	✓	12,000	
AvMó 23	gvgb †UWvm	185	✓	7,000	
AvMó 29	bwn` †÷vim	193	✓	5,000	
				24,000	

23 I 29 Zwi‡Li †jb‡`b `ÔwU bZbfv‡e Ašf³ Kiv nj|

weµq †diZ Rv‡e`v : †µZvi wbKU n‡Z †WweU †bvUmn cY¨ †diZ cvlqvi ci we‡µZv †µZv‡K cY¨ †diZ cvlqv Ges Zv‡`i wnmve LvZ‡K †µwWU Kivi welq wbwðZ K‡i †µwWU †bvU c¯'Z K‡i| c¯'ZKZ †µwWU †bvU we‡µZv †µZv‡K †ciY K‡i Ges †diZ cvlqv c‡Y¨i Rb¨ weµq †diZ Rv‡e`vq wjwce× K‡i|

†µwWU †bvU bs-237 †gmvm ¯^cv G›UvicvBR ZwiLt 20 AvMó 2011

37, ivBb‡Lvjv, wgiciÑ6, XvKv

cvc‡Ki bvg: Bgivb ev`vm
wVKvbv: gwj‡Uvjv, eskvj

†µwWU †bvU

mÎ: †WweU †bvU 173 / 18 AvMó 2011

ZwiL	gv‡ji weeiY I †di‡Zi KviY	cwigvY (UvKv)	
AvMó 18	cwZ wcQ 1300 UvKv K‡i 10 wcQ Rvg`wb kwo †Qov nlqvq †diZ cvlqv †M‡Q Ges Avcbv‡`i wnmve‡K †diZ gv‡ji gj¨ Øviv †µwWU Kiv n‡q‡Q	ev` t Kviewi evÆv	13,000/- 1,000/- 12,000

UvKv (K_vq): evi nvRvi UvKv gvÎ|
we:`: fj-ÎwU ms‡kvab‡hvM¨|

weµq e¨e¯'vcK

†gmvm ¯cv G›UvicvB‡Ri weµq †diZ Rv‡e`v

Zwi‡L 2011	†µwWU wnmve LvZ	†µwWU †bvU b¤^i	mÎ	weµq †diZ wnmve †`bv`vi wnmve	†WweU †µwWU
AvMó 20	Bgivb ev`vm	237	✓	12,000	←
AvMó 25	mvMi †óvim	240	✓	9,000	
AvMó 30	icv †UWvm	243	✓	5,500	
				26,500	

25 I 30 Zwi‡Li †jb‡`b `ÔwU bZbfv‡e Ašf³ Kiv nj|

KvR: dv‡Zgv †÷vimÑG 2011 mv‡ji Gwcj gv‡m wb‡gv³ †diZmgn msNwUZ n‡q‡QÑ

Gwcj 3 ivZj †UWvmÑGi wbKU n‡Z cwß cwZ c¨v‡KU 250 UvKv K‡i 10 c¨v‡KU ¸‡ov `a †gqv` DËxY nIqvq †diZ cvIqv †Mj| Kviewi evÆv 3%, †µwWU †bvU bsÑ165|

Gwcj 9 Rvgvb GÛ mÝÑGi wbKU cwZ †KwR 50 UvKv K‡i 40 †KwR wWUvi‡R›U wbggv‡bi nIqvq †diZ cvVv‡bv nj| Kviewi evÆv 2%, †WweU †bvU bsÑ187|

Gwcj 17 jwZd †÷vimÑ‡K cwZ AvDÝ 170 UvKv K‡i 15 cvDÛ Pv cvZv bgbv gwdK bv nIqvq †diZ cvVv‡bv nj| †WweU ‡bvU bsÑ188|

Gwcj 24 iv‡k` GÛ ev`vmÑGi wbKU n‡Z cwZ WRb 180 UvKv K‡i 6 WRb mvevb digv‡qk A‡c¶v †ewk mieivn Kivq †diZ cvIqv †Mj| Kviewi evÆv 4%| †µwWU †bvU bsÑ166|

µq †diZ I weµq †diZ Rv‡e`vq wjwce× Ki|

we: `: bM` cwß I bM` c`vb Rv‡e`vi bgbv I c¯‘Z cYvjx Aóg Aa¨v‡q D‡jL Kiv n‡q‡Q|

Abkxjbx

1| Rv‡e`v‡K ejv nqÑ

i) cv_wgK eB
ii) mnKvix eB
iii) ¯’vqx eB

wb‡Pi †KvbwU mwVK?

K) i L) ii
M) i I ii N) i I iii

2| Rv‡e`v †_‡K Rvbv hvqÑ

i) †gvU †jb‡`‡bi msL¨v
ii) †gvU A‡_i cwigvY
iii) †jb‡`b msNwUZ nIqvi KviY

wb‡Pi †KvbwU mwVK?

K) i L) i I ii
M) ii I iii N) i, ii I iii

3| cKZ Rv‡e`vq wjwce©K Kiv nqÑ
K) µq Rv‡e`v L) weµq Rv‡e`v
M) mgš^q Rv‡e`v N) bM` Rv‡e`v

4| µq Rv‡e`vq wjwce©K nqÑ
K) mKj cY¨ µq L) mKj bM` cY¨ µq
M) mKj µq N) mKj evKx‡Z cY¨ µq

5| weµq †diZ Rv‡e`vi Drm `wjjÑ
K) †WweU †bvU L) †µwWU †bvU
M) †WweU fvDPvi N) †µwWU fvDPvi

6| †Kvb `wLjvi gva¨‡g AvqÑe¨q wnmve eÜ Kiv nqÑ
K) cviwªK `wLjv L) ¯’vbvši `wLjv
M) mgšq `wLjv N) mgvcbx `wLjv

7| †KvbwU µ‡qi Rb¨ ÔAwdm miÄvg wnmveÕ †WweU n‡eÑ

wb‡Pi †KvbwU mwVK?
K) i L) iii
M) i I iii N) i I ii

8| KgPvix kwKj‡ji †eZb Acwi‡kwaZ i‡q‡Q 3000| Dch³ Rv‡e`v `wLjv n‡eÑ

K) kwKj wnmve †W:
†eZb wnmve †µ:
L) †eZb wnmve †W:
kwKj wnmve †µ:
M) †eZb wnmve †W:
e‡Kqv †eZb wnmve †µ:
N) e‡Kqv †eZb wnmve †W:
†eZb wnmve †µ:

wb‡Pi Ab‡”Q`wU c‡o 9, 10, 11 I 12 bs c‡ki DËi `vIÑ

2012 mv‡ji 1 A‡±vei Zwi‡L mwebv Bqvmwgb wbR¯^ Rwg weµq K‡i 2,00,000 UvKv Ges cwZôv‡bi bv‡g e¨vsK n‡Z 1,00,000 UvKv FY wb‡q e¨emvq ïi K‡ib| A‡±vei 2 Zwi‡L 50,000 UvKvi cY¨ Rbve gwb‡ii wbKU n‡Z evwK‡Z µq K‡ib| A‡±vei 5 Zwi‡L 40,000 UvKvi Avmevecîb bM‡` µq K‡ib| A‡±vei 10 Zwi‡L bM‡` Rbve gvm‡`i wbKU 30,000 UvKvi cY¨ weµq K‡ib| A‡±vei 15 Zwi‡L gwb‡ii wbKU 5,000 UvKvi cY¨ †diZ c`vb K‡ib|

9| mwebv Bqvmwg‡bi gja‡bi cwigvY KZ?
K) 1,00,000 L) 2,00,000
M) 3,00,000 N) 3,40,000

10| A‡±vei 5 Zwi‡Li †jb‡`bwU wjwce©vq n‡eÑ
i) µq Rv‡e`vq ii) bM` c`vb Rv‡e`vq iii) mvaviY Rv‡e`vq
wb‡Pi †KvbwU mwVK?
K) i L) ii
M) i I ii N) ii I iii

11| 10 Zwi‡Li †jb‡`bwUi mwVK Rv‡e`vÑ
K) gvm` wnmve †W: L) bM`vb wnmve †W:
weµq wnmve †µ: weµq wnmve †µ:
M) bM`vb wnmve †W: N) gvm` wnmve †W:
gvm` wnmve †µ: bM`vb wnmve †µ:

12| 15 Zwi‡Li †jb‡`‡bi Drm `wjj †KvbwU?
K) †WweU fvDPvi L) †WweU †bvU
M) †µwWU fvDPvi N) †µwWU †bvU

mRbkxj ck :

1| Rbve Avd‡ivRv Av³vi GKRb Kvco e¨emvqx| 2011 mv‡ji wW‡m¤^i gv‡m Zvi cwZôv‡b wb‡gv³ †jb‡`bmgn msNwUZ n‡q‡QÑ
wW‡m: 1 5% evÆv Rbve gvng‡`i wbKU n‡Z 10,000 UvKv g‡j¨i cY¨ µq| Pvjvb bsÑ78|
wW‡m: 3 bM‡` weµh 12,000 UvKv|
wW‡m: 8 gvng`‡K cY¨ †diZ c`vb 1,000 UvKv| †WweU ‡bvU bsÑ123|
wW‡m: 10 civZb Avmevecx† †givgZ 500 UvKv|
wW‡m: 15 Rbve bRij Bmjv‡gi wbKU n‡Z 20,000 UvKvi cY¨ µq| Pvjvb bsÑ109|
wW‡m: 20 gvng`‡K cwi‡kva 4,000 UvKv|
K) wW‡m¤^i 8 Zwi‡Li †jb‡`‡bi wfwË‡Z GKwU †WweU †bvU c¯‘Z Ki|
L) Dc‡iv³ †jb‡`‡bi wfwË‡Z Rbve Avd‡ivRv Av³v‡ii µq Rv‡e`v c¯‘Z Ki|
M) µq Rv‡e`v mswkó †jb‡`b e¨wZZ Aewkó †jb‡`‡bi mvaviY Rv‡e`v `wLjv `vI|

2| Rbve evnvDwÏ‡bi e¨emv‡qi 2011 mv‡ji †g gv‡m wb‡gv³ †jb‡`b msMwVZ n‡q‡QÑ
†g 1 e¨emv‡qi Rb¨ e¨vsK n‡Z D‡Ëvjb 15,000 UvKv|
†g 3 iwgRÑGi wbKU 5% evÆvq 10,000 UvKvi cY¨ weµq| Pvjvb bsÑ173|
†g 5 fvov AwMg cwi‡kva 3,000 UvKv|
†g 8 cY¨ µq eve` †PK c`vb 7,000 UvKv|
†g 10 25.5% evÆvq kvnv`v‡Zi wbKU 9,000 UvKvi cY¨ weµq| Pvjvb bsÑ174|
†g 15 bM` D‡Ëvjb 1,000 UvKv|
K) Rbve evnvDwÏ‡bi †g gv‡mi weµq Lv‡Z evÆvi cwigvY KZ?
L) Dch³ †jb‡`‡bi wfwË‡Z weµq Rv‡e`v c¯‘Z Ki|
M) Rbve evnvDwÏ‡bi †jb‡`bmgn mvaviY Rv‡e`vq wjwce©vq Ki?

3| Rbve Rxeb †PŠaix GKRb e¨emvqx 2012 mv‡ji Rvbqwi gv‡mi †jb‡`bmgn wbgic :

Rvb: 1 bM` 2,50,000 UvKv I 65,000 UvKvi KjKâv I hšcwZ wb‡q e¨emvq ïi Kiv nj|

Rvb: 5 5% evUvq mebv †UWv‡mi wbKU 48,000 UvKvi cb¨ weµq, Pvjvb bs 205

Rvb: 8 ivR‡bi wbKU †_‡K 41,500 UvKvi cb¨ µq K‡i †PK c`vb |

Rvb: 12 mebv †UWvm‡K 5,000 UvKvi cb¨ †diZ †`qv nj| †µwWU †bvU bs 109

Rvb: 15 gwbnvix `e¨ µq 1200 UvKv

Rvb: 18 e¨emv‡qi Rb¨ Avjgvix µ‡qi cwienb e¨q 1,500 UvKv

Rvb: 28 e¨w³MZ c‡qvR‡b cY¨ D‡Ëvjb 800 UvKv

K) Rbve Rxeb †PŠaixi cvi¤¤K gja‡bi cwigvY KZ?

L) Rbve Rxeb †PŠaixi †jb‡`b Aej¤^‡b GKwU Pvjvb ^Zwi Ki|

M) Rvbqwi gv‡mi 08,15,18 I 28 Zwi‡Li †jb‡`b¸‡jv mvavib Rv‡e`vq wjwce¨ Ki|

4| wg.Lvb K¤úDUvi e¨emvqx 2012 mv‡ji RjvB gv‡m Zvi e¨emv‡qi †jb‡`b mgn wbgic :

RjvB 5 gwn K¤úDUvim †_‡K cwZwU 36,000 UvKv `‡i 8wU K¤úDUvi µq K‡ib Kvievix evUv 6%, Pvjvb bs 509, enb LiP 1,500 UvKv

RjvB 15 ivR K¤úDUvim †_‡K cwZwU 40,000 UvKv `‡i 6wU K¤úDUvi µq K‡ib,Pvjvb bs 311| Kvievix evUv 5.5%, c¨wKs LiP 500 UvKv|

RjvB 20 K¤úDUvi bó _vKvq 3wU K¤úDUvi ivR K¤úBUvi‡K †diZ †`qv nj - †WweU †bvU bs 501

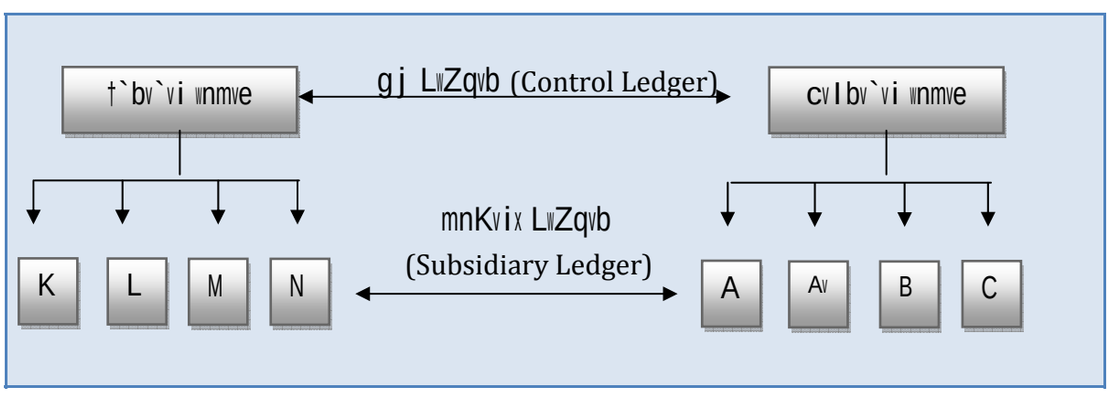
K) RjvB gv‡m wg. Lv‡bi gvj µq msµvš Avbmw½K Li‡Pi cwigvY KZ?

L) RjvB gv‡mi Z_¨ Aej¤‡b GKwU †WweU †bvU ^Zwi Ki|

M) Dch³ †jb‡`b¸‡jvi mvnv‡h¨ wg.Lv‡bi GKwU Kq Rv‡e`v c¯‘Z Ki|

mßg Aa¨vq
LwZqvb

†jb‡`bmgn‡K cv_wgKfv‡e wjwce‡×i ci wnmv‡ei †kwY Abhvqx h_vh_ wnmv‡e ¯’vbvši Kiv c‡qvRb| mviv eQi wewfb mg‡q bM‡` I ewK‡Z cY¨ µq I weµq Kiv nq| µq Rv‡e`v n‡Z ewK‡Z µq Ges bM`vb eB n‡Z bM` µq GKwÎZ Kiv e¨wZZ †gvU µq Rvbv m¤e bq| LwZqvb wewfb ¯’v‡b Qwo‡q _vKv µq, weµq I Ab¨vb¨ Avq-e¨q mgn‡K GKwÎZ K‡i †gvU µq, †gvU weµq Ges Ab¨vb¨ mKj Avq I e¨‡qi †gvU cwigvY wbY‡q mvnvh¨ K‡i| wnmv‡ei DØË wbY‡qi cwµqv Rvbv Ges wnmv‡ei DØ‡Ëi wfwË‡Z MwYwZK ï×Zv hvPvB‡qi cvkvcwk e¨emv‡qi mweK Ae¯’v m¤ú‡K cv_wgK avivYv jvf Kiv GB Aa¨v‡qi welqe¯‘i Ašf³|



wPÎ : mvavivY I mnKvix LwZqvb m¤úK

GB Aa¨vq †k‡l AvgivÑ

- cvKv eB wn‡m‡e LwZqv‡bi avivYv I ¸iZ e¨vL¨v Ki‡Z cvie|
- LwZqv‡bi †kYxwefvM Ki‡Z cvie|
- Rv‡e`v I LwZqv‡bi cv_K¨ wbicY Ki‡Z cvie|
- ‘T’ I ÔPjgvb †Ri Õ QK - G wnmve c¯‘Z K‡i wnmv‡ei †Ri wbYq Ki‡Z cvie|
- wewfb ai‡Yi LwZqv‡bi †WweU I †µwWU †R‡ii Zvrch we‡klY Ki‡Z cvie|

LwZqv‡bi avivYv:

mwnie× I †kYxe×fv‡e wewfb ai‡Yi e¯‘ mwR‡q ivLv n‡j mn‡RB wbw`ó e¯‘ L‡R †ei Kiv Ges Zvi cwigvb m¤ú‡KI AeMZ nIqv hvq| †jb‡`b cv_wgKfv‡e Rv‡e`vq †jLvi ci ¯’vqx ev cvKv fv‡e LwZqv‡b mwnie× I †kwYe×fv‡e wj‡L ivLv nq| Rv‡e`v n‡Z †jb‡`‡bi mvgwMK djvdj Ges Aw_K Ae¯’vq Rvbv m¤e bq| LwZqv‡b GKB RvZxq ev GKB †kwYi †jb‡`b¸‡jv‡K c_K c_K wk‡ivbv‡g wjwce× Kiv nq|

cwZôv‡b wewfb †kwYi wnmve †hgbÑm¤ú`, `vq, gwj‡Ki gwjKvbv mZ, Avq, e¨q cfwZ wnmve msi¶Y Kiv nq| GB mKj wnmve mgn‡K GK K_vq LwZqvb ejv nq|

ˆewkó¨:

- cwZwU wnmv‡ei wk‡ivbvg c`vb Kiv nq|
- LwZqv‡b msiw¶Z wnmve c¯‘‡Z ‘T’ ev ÔPjgvb †Ri QKÕ AbmiY Kiv nq|
- cwZwU wnmv‡ei c_K c_K †Ri/ DØË wbYq Kiv nq|
- LwZqvb c¯‘‡Z Rv‡e`v mnvqK ewn ¯^ic KvR K‡i| LwZqv‡b wjwce‡×i mgq Rv‡e`v côv b¤^i D‡jL Kiv nq|
- LwZqvb n‡Z cvß DØË msiw¶Z wnmv‡ei MwYwZK ï×Zv hvPvB‡q mnvqZv K‡i|
- LwZqv‡bi DØË øviv †ilqvwgj c¯‘Z Kiv nq|

LwZqvb

m¤ú`	`vq	gwjKvbv ¯^Ë	Avq	e¨q
bM`vb wnmve Avmevecwî wnmve †`bv`vi wnmve AwMg LiP wnmve	cvIbv`vi wnmve FY wnmve e‡Kqv LiP wnmve	gjab wnmve D‡Ëvjb wnmve	weµq wnmve cvß fvov wnmve Kwgkb cwß wnmve	µh wnmve †eZb wnmve gRwi wnmve AePq wnmve weÁvcb wnmve

LwZqv‡bi ¸iZ

†jb‡`bmgn mk•Lj fv‡e mwR‡q wj‡L ivLv nq weavq wnmveZ_¨ e¨envi KwiMY mn‡RB Zv‡`i c‡qvRbxq Z_¨ LwZqvb n‡Z †c‡Z cv‡i| LwZqvb n‡Z e¨emv‡qi †gvU Avq, †gvU e¨q, †gvU m¤c` I †gvU `v‡qi cwigvb m¤ú‡K avivYv jvf Kiv m¤e| †ilqvwgj c¯‘‡Zi Rb¨ c‡qvRbxq DØË LwZqvb n‡Z msMn K‡i wnmv‡ei MwYwZK ï×Zv hvPvB Kiv nq| LwZqv‡bi ¸iZ I DcKwiZv cKv‡ki Rb¨ GKwU K_vB cPwjZ i‡q‡QÑÔLwZqvb wnmv‡ei mKj eB‡qi ivRvÕ|

Rv‡e`v I LwZqv‡bi cv_K¨

Rv‡e`v I LwZqvb DfqB wnmve P‡µi `ÕwU avc| LwZqvb Rv‡e`v A‡c¶v AwaK ¸iZcY Ges e¨envi Dc‡hvMx| Rv‡e`v eB msi¶b Hw”QK n‡jI LwZqvb c¯‘Z eva¨ZvgjK| LwZqv‡bi DØË n‡Z wnmv‡ei MwYwZK ï×Zv hvPvB‡qi cvkvcwk e¨emv‡qi Aw_K djvdj I Aw_K Ae¯’v wbicb mnR nq| Rv‡e`v I LwZqvb c¯‘‡Z

e¨eüZ Q‡Ki gv‡S h‡_ó Awgj i‡q‡Q| Rv‡e`vq ïagvÎ †jb‡`‡bi †WweU I †µwWU c¶ kbv³KiY Kiv nq, Aciw`‡K LwZqv‡b cwZwU wnmv‡ei †gvU †WweU I †gvU †µwW‡Ui cv_K¨Ki‡Yi gva¨‡g DØË wbYq Kiv nq| LwZqvb mô I wbfjfv‡e c¯‘‡Zi Rb¨ Rv‡e`v mnvqK eB ¯^ic KvR K‡i|

KvR : `‡j wef³ n‡q Rv‡e`v I LwZqv‡bi cv_K¨ QK AvKv‡i c¯‘Z Ki|

LwZqvbf³KiY ev †cw÷s

†jb‡`b: bM‡` cY¨ µq 5,000 UvKv|

Rv‡e`v `wLjv:

µq wnmve †WweU 5,000

bM`vb wnmve †µwWU 5,000

LwZqv‡b †cw÷s:

µq wnmve

†WweU				†µwWU			
ZwiL	weeiY	Rv: c:	UvKv	ZwiL	weeiY	Rv: c:	UvKv
	bM`vb wnmve		5,000				

bM`vb wnmve

†WweU				†µwWU			
ZwiL	weeiY	Rv: c:	UvKv	ZwiL	weeiY	Rv: c:	UvKv
					µq wnmve		5,000

†cw÷s Gi w`‡K j¶¨ Ki‡j †`Lv hvq, Rv‡e`vq µq LwZqv‡b µq wnmve †WweU ZvB LwZqv‡b Bnv †WweU w`‡K wjLv n‡q‡Q wKš‘ weei‡Yi Kjv‡g †µwWU wnmve Lv‡Zi bvg A_vr bM`vb wnmve wjLv n‡q‡Q| Aci w`‡K bM`vb wnmve †µwWU ZvB bM`vb LwZqv‡b Bnv †µwWU w`‡K e‡m‡Q wKš‘ weei‡Yi Kjv‡g †WweU wnmve Lv‡Zi bvg A_vr µq wnmve wjLv n‡q‡Q| Gi Øviv µq wnmvewU †Kvb wnmv‡ei gva¨‡g †WweU Ges bM`vqb wnmvewU Kx Kvi‡Y †µwWU Kiv n‡q‡Q eSv hvq|

AZGe †Kvb LwZqvb wnmv‡ei †WweU w`‡K †cw÷s n‡j weei‡Yi Kjv‡g †µwWU wnmve Lv‡Zi bvg Ges wnmv‡ei †µwWU w`‡K †cw÷s n‡j weei‡Yi Kjv‡g †WweU wnmve Lv‡Zi bvg wjLv n‡e|

wnmv‡ei †Ri Uvbv ev e¨v‡jwÝs

LwZqvb c¯‘ZKi‡Yi †¶‡Î c_g avc †cw÷s Ges cieZx avc e¨v‡jwÝs ev DØË wbYq| mvaviY A‡_ DØË ev e¨v‡jÝ Aewkó A‡_ e¨eüZ nq| †hgbÑ5 †KwR Pvj µq Kiv nj Ges 3 †KwR Pvj †fvM Kiv nj, GB ‡¶‡Î Aewkó iBj 2 †KwR| wnmv‡ei †Ri wbYq A‡bKUv GBic| wnmv‡e †cw÷s cieZx †WweU I †µwWU w`‡Ki cv_K¨ wbYq Kiv‡K †Ri Uvbv ev e¨v‡jwÝs ejv nq|

‘T’ QK

wb‡gv³ `wU †jb‡`b †cw÷s cieZx bM`vb wnmv‡ei e¨v‡jÝ wbYq Kiv n‡jÑ

2011

gvP 3 bM` weµq 20000 UvKv

gvP 10 Avmevecxi µq 15000 UvKv

ZvwiL 2011	weeiY		L: c:	†WweU UvKv	†µwWU UvKv
gvP 3	bM`vb wnmve	†W:		20,000	
	weµq wnmve	†µ:			20,000
gvP 10	Avmevecxi wnmve	†W:		15,000	
	bM`vb wnmve	†µ:			15,000

bM`vb wnmve

†WweU				†µwWU			
ZvwiL	weeiY	Rv: c:	UvKv	ZvwiL	weeiY	Rv: c:	UvKv
2011				2011			
gvP 3	weµq wnmve		20,000	gvP 10	Avmevecxi		15,000
			20,000	,, 31	wnmve		5,000
			5,000		e¨v‡jÝ wm/wW		20,000
Gwcj1	e¨v‡jÝ we/wW						

- wnmv‡ei †WweU I †µwWU w`‡Ki †hvMdj me`v mgvb Ki‡Z n‡e, ZvB †h w`‡Ki †hvMdj eo Zv Dfq w`‡K UvKvi Kjv‡g wjL‡Z n‡e| Dc‡iv³ wnmv‡e †WweU w`‡Ki †hvMdj eo nIqvq (20,000), †WweU I †µwWU Dfq Kjv‡g emv‡bv n‡q‡Q|
- Dfq w`‡Ki †hvMd‡ji bx‡P `wU mgvb †iLv †U‡b wnmve eÜ Ki‡Z n‡e|
- mvaviYZ wbw`ó mg‡qi †kl Zwi‡L wnmv‡ei †WweU I †µwWU w`‡Ki cv_K¨ wbYq Kiv nq| cv_K¨wU Ôe¨v‡jÝ wm/wWÕ A_vr ÔDØË ¯’vbvši n‡eÕ K_wU wj‡L Kg UvKvi Kjv‡g ewm‡q Dfq w`K mgvb Kiv nq| Dc‡iv³ wnmve gvP gv‡mi, ZvB gv‡Pi †kl ZwiL 31-G cv_K¨ wbYq Kiv n‡q‡Q|
- mg‡qi †kl Zwi‡Li Ôe¨v‡jÝ wm/wWÕ cieZx mg‡qi c_g Zwi‡L Ôe¨v‡jÝ we/wWÕ A_vr DØË ¯’vbvšwiZ n‡q‡QÕ K_wU wj‡L wecixZ cv‡k emv‡Z n‡e|
- wnmv‡ei †h w`KwU eo e¨v‡jÝ †mB bv‡g cwiwPZ nq| †hgbÑDc‡ii bM`vb wnmv‡ei e¨v‡jÝwU †WweU e¨v‡jÝ, ZvB 1jv Gwcj bM`vb wnmv‡ei †WweU w`‡K e¨v‡jÝ we/wW wj‡L Gwcj gv‡mi LwZqvb ïi Kiv n‡q‡Q|

C/D	Carried Down	bx‡P bxZ / ¯’vbvš—wiZ n‡e
B/D	Brought Down	Dci †_‡K AvbxZ/¯’vbvš—wiZ n‡q‡Q
C/F	Carried Down	m¤§‡L bxZ
B/F	Brought Formard	‡cQb †_‡K AvbxZ

KvR:

bM`vb wnmve

†WweU				†µwWU			
ZwiL 2012	weeiY	Rv: c:	UvKv	ZwiL 2012	weeiY	Rv: c:	UvKv
†g 1	gjab wnmve		30,000	†g 3	µq wnmve		8,000
†g 5	weµq wnmve		10,000	†g 7	AvmevecÎ wnmve		4,000
†g 9	‡`bv`vi wnmve		5,000	†g 25	†eZb wnmve		3,000

Dc‡iv³ wnmv‡ei DØË wbYq Ki|

ÔPjgvb †RiÕ– QK

bM`vb wnmve wnmv‡ei †KvW bs....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
gvP 3	weµq wnmve		20,000		20,000	
gvP10	AvmevecÎ wnmve			15,000	5,000	

- Pjgvb †Ri Q‡K wnmv‡ei †Ri Rvbvi Rb¨ †Kvb mg‡qi c‡qvRb †bB| cwZwUi †cw÷s-Gi m‡½ m‡½ DØË / e¨v‡jÝ wbYq Kiv nq|
- Pjgvb †Ri Q‡K DØË †jLvi Rb¨ c_K Kjvg i‡q‡Q|

wnmve †cw÷s	wnmv‡ei DØË	
†WweU †cw÷s	†WweU e¨v‡jÝ	+
†µwWU †cw÷s	†WweU e¨v‡jÝ	Ñ
†µwWU †cw÷s	†µwWU e¨v‡jÝ	+
†WweU †cw÷s	†µwWU e¨v‡jÝ	Ñ

- †gvU †WweU I †gvU †µwWU †cw÷sÑGi cwigvb wbYq Kiv nq bv| GB †hvMd‡ji †Kvb e¨envi †bB|

KvR:

		e¨vsK wnmve			wnmv‡ei †KvW bs...	
ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri †WweU	†µwWU
RjvB 1	weµq wnmve		8,000			
RjvB 3	weµq wnmve		6,000			
RjvB 8	µq wnmve			3,000		
RjvB 10	D‡Ëvjb wnmve			1,000		
RjvB 20	fvov wnmve			2,000		

Dc‡iv³ wnmv‡ei †Ri wbYq Ki|

C/D ev C/F mg‡qi †kl Zwi‡L wbicb Kiv nq Ges GB DØË cbtivq B/D ev B/F bv‡g cieZx mg‡qi c_g Zwi‡L wnmv‡ei wecixZ cv‡k †jLv nq| hLb †Kvb wnmv‡ei †gvU †WweU I †gvU †µwWU ‡cw÷s mgvb nq| H wnmv‡ei DØË ïY¨ A_vr e¨v‡jÝ wmwW ev wewW †jLvi c‡qvRb nq bv| GB ai‡Yi wnmve‡K mgZv cvß wnmve ejv nq|

wnmv‡ei mvaviY/¯^vfweK DØË

wnmv‡ei †kwY	DØ‡Ëi aiY
m¤ú`	†WweU e¨v‡jÝ
`vq	†µwWU e¨v‡jÝ
gwjKvbv ¯^Z	†µwWU e¨v‡jÝ
Avq	†µwWU e¨v‡jÝ
e¨q	†WweU e¨v‡jÝ

mvaviY Rv‡e`v n‡Z LwZqvb c¯‘ZKiY

2011 mv‡ji †deqwi 1 Zwi‡L Rbve kvnxb bM` 1,00,000 UvKv wb‡q e¨emvq ïi Ki‡jb| D³ gv‡m Zvi e¨emv‡q Ab¨vb¨ †jb‡`bmgn wQjÑ

†deqwi 2 Avmevecîµq 20,000 UvKv|
†deqwi 3 cY¨ evKx‡Z µq 30,000 UvKv|
†deqwi 5 cY¨ weµq 25,000 UvKv|
†deqwi 8 ewnt‡diZ 2,000 UvKv|
†deqwi 12 cvIbv`v‡i‡K cwi‡kva 10,000 UvKv|
†deqwi 18 e¨vs‡K wnmve †Lvjv n‡jv 15,000 UvKv|
†deqwi 22 cY¨ weµq evwe` †PK cwß 8,000 UvKv|
†deqwi 25 kwd‡Ki wbKU n‡Z †PK gvidZ µq 6,000 UvKv|
†deqwi 28 KgPwi‡`i †eZb cwi‡kva 5,000 UvKv|

Dc‡iv³ †jb‡`bmg‡ni Rv‡e`v `wLjv c`vb K‡i LwZqv‡b ¯’vbvš—i Ki|

mgvavb:

Rbve kvnx‡bi mvaviY Rv‡e`v

ZwiL	wnmv‡ei bvg I e¨vL¨v		L: c:	†WweU UvKv	†µwWU UvKv
2011	bM`vb wnmve	†W:		1,00,000	
†de 1	gjab wnmve	†µ:			1,00,000
	(bM` A_ wb‡q e¨emvq ïiæ)				
†de 2	AvmevecÎ wnmve	†W:		20,000	
	bM`vb wnmve	†µ:			20,000
	(AvmevecÎ µq Kiv n‡jv)				
†de 3	µq wnmve	†W:		30,000	
	wewea cvIbv`vi wnmve	†µ:			30,000
	(ewK‡Z cY¨ µq Kiv n‡jv)				
†de 5	bM`vb wnmve	†W:		25,000	
	weµq wnmve	†µ:			25,000
	(bM‡` cY¨ weµq Kiv n‡jv)				
†de 8	wewea cvIbv`vi wnmve	†W:		2,000	
	ewnt †diZ wnmve	†µ:			2,000
	(ewK‡Z µqKZ cY¨ †diZ †`qv n‡jv)				
†de 12	wewea cvIbv`vi wnmve	†W:		10,000	
	bM`vb wnmve	†µ:			10,000
	(cvIbv`vi‡K cwi‡kva Kiv n‡jv)				
†de 18	e¨vsK wnmve	†W:		15,000	
	bM`vb wnmve	†µ:			15,000
	(e¨vs‡K wnmve †Lvjv n‡jv)				
†de 22	e¨vsK wnmve	†W:		8,000	
	weµq wnmve	†µ:			8,000
	(cY¨ weµq eve` †PK cwß)				
†de 25	µq wnmve	†W:		6,000	
	e¨vsK wnmve	†µ:			6,000
	(cY¨ µq eve` kwdK‡K †PK c`vb)				
†de 28	‡eZb wnmve	†W:		5,000	
	bM`vb wnmve	†µ:			5,000
	(KgPvix‡`i †eZb c`vb)				
				2,21,000	2,21,000

wnmv‡ei ZwjKv

1| bM`vb wnmve
2| gjab wnmve
3| AvmevecÎ wnmve
4| µq wnmve
5| wewea cvIbv`vi wnmve
6| weµq wnmve
7| ewnt †diZ wnmve
8| e¨vsK wnmve
9| †eZb wnmve

'T' QK

†WweU bM`vb wnmve †µwWU

ZwiL	weeiY	Rv: c:	UvKv	ZwiL	weeiY	Rv: c:	UvKv
2011				2011			
†de: 1	gjab wnmve		1,00,000	†de: 2	Avmevecî wnmve		20,000
†de: 5	weµq wnmve		25,000	†de: 12	cvIbv`vi wnmve		10,000
				†de: 18	e¨vsK wnmve		15,000
				†de: 28	†eZb wnmve		5,000
				†de: 28	e¨v‡jÝ wm/wW		75,000
			1,25,000				1,25,000
gvP 1	e¨v‡jÝ we/wW		75,000				

†WweU gjab wnmve †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 28	e¨v‡jÝ wm/wW		1,00,000	†de: 1	bM`vb wnmve		1,00,000
			1,00,000				1,00,000
				gvP 1	e¨v‡jÝ we/wW		1,00,000

†WweU Avmevecî wnmve †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 2	bM`vb wnmve		20,000	†de: 28	e¨v‡jÝ wm/wW		20,000
			20,000				20,000
gvP 1	e¨v‡jÝ we/wW		20,000				

†WweU µq wnmve †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 3	wewea cvIbv`vi wn:		30,000	†de: 28	e¨v‡jÝ wm/wW		36,000
†de: 25	e¨vsK wnmve		6,000				
			36,000				36,000
gvP 1	e¨v‡jÝ we/wW		36,000				

†WweU wewea cvIbv`vi wnmve †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 8	ewn: †diZ wnmve		2,000	†de: 3	µq wnmve		30,000
†de: 12	bM`vb wnmve		10,000				
†de: 28	e¨v‡jÝ wm/wW		18,000				
			30,000				30,000
				gvP 1	e¨v‡jÝ we/wW		18,000

†WweU weµq wnmve †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 28	e¨v‡jÝ wm/wW		33,000	†de: 5	bM`vb wnmve		25,000
				†de: 22	e¨vsK wnmve		8,000
			33,000				33,000
				gvP 1	e¨v‡jÝ we/wW		33,000

†WweU ewn:†diZ wnmve †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 28	e¨v‡jÝ wm/wW		2,000	†de: 8	wewea cvIbv`vi wn:		2,000
			2,000				2,000
				gvP 1	e¨v‡jÝ we/wW		2,000

†WweU e¨vsK wnmve †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 18	bM`vb wnmve		15,000	†de: 25	µq wnmve		6,000
†de: 22	weµq wnmve		8,000	†de: 28	e¨v‡jÝ wm/wW		17,000
			23,000				23,000
gvP 1	e¨v‡jÝ we/wW		17,000				

†WweU †eZb wnmve †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 28	bM`vb wnmve		5,000	†de: 28	e¨v‡jÝ wm/wW		5,000
			5,000				5,000
gvP 1	e¨v‡jÝ we/wW		5,000				

ÔPjgvb †RiÕ— QK

bM`vb wnmve wnmv‡ei †KvW bs

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 1	gjab wnmve		1,00,000		1,00,000	
†de: 2	Avmevecî wnmve			20,000	80,000	
†de: 5	weµq wnmve		25,000		1,05,000	
†de: 12	cvIbv`vi wnmve			10,000	95,000	
†de: 18	e¨vsK wnmve			15,000	80,000	
†de: 28	†eZb wnmve			5,000	75,000	

gjab wnmve wnmv‡ei †KvW bs.....

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 1	bM`vb wnmve			1,00,000		1,00,000

Avmevecî wnmve wnmv‡ei †KvW bs.....

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 2	bM`vb wnmve		20,000		20,000	

µq wnmve wnmv‡ei †KvW bs.....

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 3	cvIbv`vi wnmve		30,000		30,000	
†de: 25	e¨vsK wnmve		6,000		36,000	

wewea cvIbv`vi wnmve wnmv‡ei †KvW bs.....

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 3	µq wnmve			30,000		30,000
†de: 8	ewn: †diZ		2,000			28,000
†de: 12	bM`vb wnmve		10,000			18,000

weµq wnmve wnmv‡ei †KvW bs.....

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 5	bM`vb wnmve			25,000		25,000
†de: 22	e¨vsK wnmve			8,000		33,000

e¨vsK wnmve wnmv‡ei †KvW bs.....

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 18	bM`vb wnmve		15,000		15,000	
†de: 22	weµq wnmve		8,000		23,000	
†de: 25	µq wnmve			6,000	17,000	

ewnt†diZ wnmve wnmv‡ei †KvW bs.....

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 8	wewea cvIbv`vi wn:			2,000		2,000

†eZb wnmve wnmv‡ei †KvW bs.....

ZwiL 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†de: 28	bM`vb wnmve		5,000		5,000	

KvR:
i“gvbv Av³v‡ii e¨emv‡qi wb‡gv³ †jb‡`bmgn LwZqv‡b wjwce× Ki Ges DØË wbYq Ki :

2011

AvM÷ 1 evKx‡Z cY¨ weµq 15,000 UvKv|

AvM÷ 2 FY MnY 30,000 UvKv|

AvM÷ 6 e¨vs‡K Rgv `vb 10,000 UvKv|

AvM÷ 8 cY¨ †diZ cvIqv †Mj 2,000 UvKv|

AvM÷ 12 †`bv`vi n‡Z cwß 6,000 UvKv|

AvM÷ 15 e¨vsK n‡Z e¨³MZ c‡qvR‡b D‡Ëvjb 1,000 UvKv|

AvM÷ 20 cY¨ µq K‡i †PK c`vb 4,000 UvKv|

AvM÷ 25 weµq 12,000 UvKv|

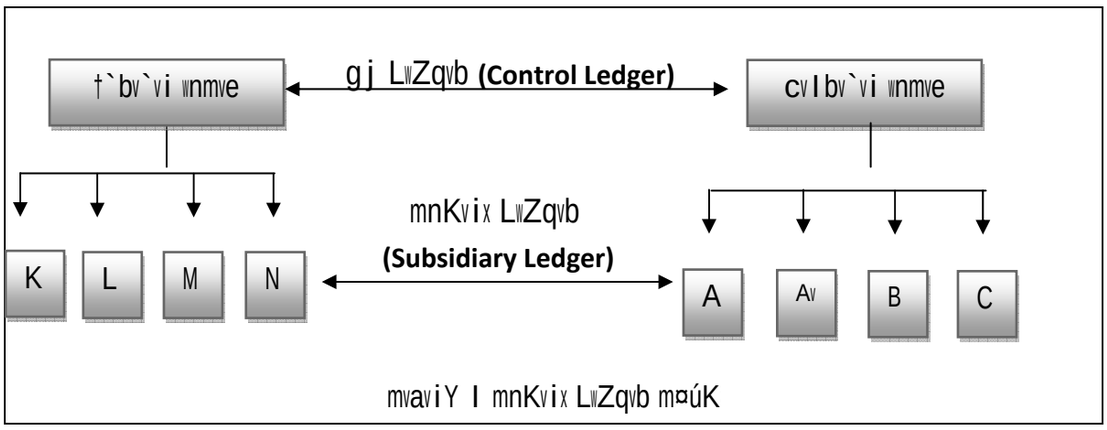
`ÛU `‡j fvM n‡q, GK`j ‘T’ QK Ges Aci `j ÛPjgvb †Ri QKÛ AbmiY Ki| ‘T’ Q‡Ki mwnZ Pjgvb †Ri Q‡Ki DØ‡Ëi wgjKiY Ki|

mvaviY LwZqvb **(General Ledger) :**

bM`vb wnmve, gjab wnmve, µq wnmve, weµq wnmve, AvmevecÎ wnmve, †`bv`vi wnmve, cvIbv`vi wnmve cfwZ mvaviY LwZqvb| cwZôv‡b GKwaK †`bv`vi I cvIbv`vi we`¨gvb| mvaviY LwZqv‡bi ga¨ n‡Z ïagvÎ †`bv`vi I cvIbv`vi wnmveØq‡K gj wnmve (Control Accounts) bv‡g AwfwnZ Kiv nq ; KviY †`bv`vi I cvIbv`vi Dfq wnmve ‡`bv`vie›` I cvIbv`vie‡›`i mgwó|

mnKvix LwZqvb **(Subsidiary Ledger) :**

mvaviY LwZqv‡bi evB‡i cwZwU †`bv`vi I cwZwU cvIbv`v‡ii Rb¨ ¯Zš LwZqvb ‰Zwi Kiv nq, hv‡Z K‡i wbw`ófv‡e †Kvb †`bv`vi n‡Z KZ UvKv cvIbv Ges †Kvb cvIbv`v‡ii wbKU KZ UvKv †`bv i‡q‡Q mn‡R Rvbv hvq| cwZwU †`bv`vi I cvIbv`v‡ii Rb¨ c¯ZKZ LwZqvb‡K mnKvix LwZqvb ejv nq|



we‡kl Rv‡e`v I mswkó LwZqvb c¯Z

µq Rv‡e`v I mswkó LwZqvb

ÔRv‡e`vÕ Aa¨v‡q µq Rv‡e`v m¤ú‡K Avgiv avivYv jvf K‡iwQ| GLv‡b µq Rv‡e`vi Z_¨ mvaviY I mnKvix LwZqv‡b wjwce×KiY cYvjx c`kb Kiv n‡jvÑ

ggZvR G›UvicvBRÑGi

µq Rv‡e`v

ZwiL	†µwWU wnmveLvZ	kZ	Pvjvb b¤^i	mÎ	µq wnmve cvlbv`vi wnmve	†WweU †µwWU
2011						
Rb 3	iwRe †óvim	2/10, bxU 30	173	✓	17,600	
Rb 10	iwL †UWvm	bxU 20	174	✓	12,300	
Rb 25	nvq`vi G›UvicvBR	3/5, bxU 15	175	✓	10,500	
					40,400	

mvaviY LwZqvb

µq wnmve

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011 Rb 30	cvlbv`vi wnmve		40,400		40,400	

cvlbv`vi wnmve

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011 Rb 30	µq wnmve			40,400		40,400

ggZvR G›UvicvBRÑGi

µq Rv‡e`v

ZwiL	†µwWU wnmveLvZ	kZ	Pvjvb b¤^i	mÎ	µq wnmve cvIbv`vi wnmve	†WweU †µwWU
2011						
Rb 3	iwRe †óvim	2/10, bxU 30	173	✓	17,600	
Rb 9	iwL †UWvm	bxU 20	174	✓	12,300	
Rb 25	nvq`vi G›UvicvBR	3/5, bxU 15	175	✓	10,500	
					40,400	

mnKvix LwZqvb

iwRe †÷vim

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011 Rb 3	µq wnmve			17,600		17,600

iwL †UWvm

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011 Rb 9	µq wnmve			12,300		12,300

nvq`vi G›UvicvBR

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011 Rb 25	µq wnmve			10,500		10,500

we‡kl Rv‡e`v n‡Z cwZw`b mnKvix LwZqv‡b †cw÷s †`qv nq Ges mvaviY LwZqv‡b mßvnv‡š/gvmv‡š †cw÷s †`qv nq|

weµq Rv‡e`v I msMÖkó LwZqvb

kvnRvnvb GÛ mÝ Gi

weµq Rv‡e`v

ZwiL	†WweU wnmveLvZ	Pvjvb b¤^i	mÎ	µq wnmve cvIbv`vi wnmve	†WweU †µwWU
2011					
AvM÷ 3	KvRj GÛvicvBR	335	✓	25,560	
AvM÷10	gwbKv †UWvm	336	✓	17,240	
AvM÷25	wegj ev`vm	337	✓	13,300	
				56,000	

mvaviY LwZqvb

weµq wnmve

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri †WweU	DØË / †Ri †µwWU
2011 AvM÷ 31	wewea †`bv`vi wn:			56,000		56,000

wewea †`bv`vi wnmve

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri †WweU	DØË / †Ri †µwWU
2011 AvM÷ 31	weµq wnmve		56,000		56,000	

kvnRvnvb GÛ mÝ Gi
weµq Rv‡e`v

ZwiL	†WweU wnmveLvZ	Pvjvb b¤^i	mÎ	µq wnmve cvIbv`vi wnmve	†WweU †µwWU
2011					
AvM÷ 3	KvRj G›UvicvBR	335	✓	25,560	
AvM÷ 10	gwbKv †UWvm	336	✓	17,240	
AvM÷ 25	wegj ev`vm	337	✓	13,300	
				56,000	

mnKvix LwZqvb
KvRj G›UvicvBR

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011 AvM÷ 3	weµq wnmve		25,460		25,460	

gwbKv †UWvm

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011 AvM÷ 10	weµq wnmve		17,240		17,240	

wegj ev`vm

wnmv‡ei †KvW bs.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011 AvM÷ 25	weµq wnmve		13,300		13,300	

µq †diZ Rv‡e`v I msMÖvg LwZqvb

eKkx B‡jKwUK †÷vi-Gi µq †diZ Rv‡e`v

ZvwiL 2012	†WMeU wnmveLvZ	Pvjvb b¤i	mÎ	µq wnmve cvIbv`vi wnmve	†WMeU †µwWU
Rvb 3	mvB` GÛ ev`vm	57	✓	13,910	
Rvb 12	ev°vi GÛ mÝ	58	✓	17,240	
Rvb 23	eve G›UvicvBR	59	✓	7,450	
				38,600	

mvaviY LwZqvb

µq †diZ wnmve

wnmv‡ei †KvW bs.....

ZvwiL 2012	weeiY	Rv: c:	†WMeU UvKv	†µwWU UvKv	DØË / †Ri	
					†WMeU	†µwWU
Rvb 31	wewea cvIbv`vi wnmve			38,600		38,600

wewea cvIbv`vi wnmve

wnmv‡ei †KvW bs.....

ZvwiL 2012	weeiY	Rv: c:	†WMeU UvKv	†µwWU UvKv	DØË / †Ri	
					†WMeU	†µwWU
Rvb 31	µq †diZ wnmve		38,600		38,600	

mnKvix LwZqvb

mvC` GÛ ev`vm

wnmv‡ei †KvW bs.....

ZvwiL 2012	weeiY	Rv: c:	†WMeU UvKv	†µwWU UvKv	DØË / †Ri	
					†WMeU	†µwWU
Rvb 3	µq †diZ wnmve		13,910		13,910	

ev°vi GÛ mÝ

wnmv‡ei †KvW bs.....

ZvwiL 2012	weeiY	Rv: c:	†WMeU UvKv	†µwWU UvKv	DØË / †Ri	
					†WMeU	†µwWU
Rvb 12	µq †diZ wnmve		17,240		17,240	

eve G›UvicvBR

ZvwiL 2012	weeiY	Rv: c:	†WMeU UvKv	†µwWU UvKv	DØË / †Ri	
					†WMeU	†µwWU
Rvb 23	µq †diZ wnmve		7,450		7,450	

weµq †diZ Rv‡e`v I msMÖkó LwZqvb

Avjg †UWv‡mi weµq †diZ Rv‡e`v

ZwiL 2012	†µwWU wnmve LvZ	†µwWU †bvU b¤i	mÎ	weµq †diZ wnmve / wewea ‡`bv`vi wnmve	†WweU / †µwWU
†g 2	iv‡k` GÛ †Kvs	123	✓	10,350	
†g 15	cvi‡fR †÷vim	124	✓	8,650	
†g 27	i“bv G›UvicvBR	125	✓	4,500	
				23,500	

mvaviY LwZqvb

weµq †diZ wnmve

wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†g 31	wewea †`bv`vi wnmve		23,500		23,500	

wewea †`bv`vi wnmve

wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†g 31	weµq †diZ wnmve			23,500		23,500

mnKvix LwZqvb

iv‡k` GÛ †Kvs

wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†g 2	weµq †diZ wnmve			10,350		10,350

cvi‡fR †÷vim

wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†g 15	weµq †diZ wnmve			8,650		8,650

i“bv G›UvicvBR

wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
†g 27	weµq †diZ wnmve			4,500		4,500

LwZqvb DØË Øviv MwYwZK ï×Zv hvPvB

cwZwU †jb‡`‡bi Rb¨ mgcwigvY UvKv †WweU I †µwWU †cw÷s c`vb Kiv nq| LwZqv‡bi †WweU e¨v‡j‡Ýi mgwó Ges †µwWU e¨v‡j‡Ýi mgwó mgvb nIqv wnmv‡ei MwYwZK ï×Zv wb‡`k K‡i|

Rbve iwKe 2011 mv‡ji RjvB gv‡m bM` 30,000 UvKv I 15,000 UvKvi cY¨ wb‡q e¨emvq ïi“ Ki‡jb| Ab¨vb¨ †jb‡`b wQjÑ

RjvB	2	bM‡` cY¨ weµq 20,000 UvKv	
RjvB	3	Avmevecx µq 5,000 UvKv	
RjvB	5	e¨vs‡K Rgv `vb 3,000 UvKv	
RjvB	10	cY¨ µq 7,000 UvKv	
RjvB	15	D‡Ëvjb 1,000 UvKv	
RjvB	20	KgPvix‡`i †eZb eve` †PK c`vb 2,000 UvKv	

wnmv‡ei ZwjKv:

1. bM`vb wnmve
2. µq wnmve
3. gjab wnmve
4. weµq wnmve
5. Avmevecx wnmve
6. e¨vsK wnmve
7. D‡Ëvjb wnmve
8. †eZb wnmve

mvaviY LwZqvb

bM`vb wnmve wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
RjvB 1	gjab wnmve		30,000		30,000	
RjvB 2	weµq wnmve		20,000		50,000	
RjvB 3	Avmevecx wnmve			5,000	45,000	
RjvB 5	e¨vsK wnmve			3,000	42,000	
RjvB 10	µq wnmve			7,000	35,000	
RjvB 15	D‡Ëvjb wnmve			1,000	34,000	

µq wnmve wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
RjvB 1	gjab wnmve		15,000		15,000	
RjvB 10	bM`vb wnmve		7,000		22,000	

gjab wnmve wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
RjvB 1	bM`vb wnmve			30,000	}	
	µq wnmve			15,000		45,000

weµq wnmve wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
RjvB 2	bM`vb wnmve			20,000		20,000

Avmevecwî wnmve wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
RjvB 3	bM`vb wnmve		5,000		5,000	

D‡Ëvjb wnmve wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
RjvB 15	bM`vb wnmve		1,000		1,000	

e¨vsK wnmve wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
RjvB 5	bM`vb wnmve		3,000		3,000	
RjvB 20	†eZb wnmve			2,000	1,000	

†eZb wnmve wnmv‡ei †KvW bs.....

ZwiL 2012	weeiY	Rv: c:	‡WweU UvKv	‡µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
RjvB 20	e¨vsK wnmve		2,000		2,000	

LwZqv‡bi DØËmgn Øviv †ilqwgj c¯Z K‡i wnmv‡ei MwYwZK ï×Zv hvPvB Kiv hvq| Dc‡iv³ LwZqv‡bi DØË mgn wb‡q †ilqwgj c¯Z Kiv n‡jvÑ

†ilqwgj : 31 RjvB 2011

µ/bs	wnmv‡ei bvg	L: c:	†WweU UvKv	†µwWU UKv
1	e¨vsK wnmve		34,000	
2	µq wnmve		22,000	
3	gjab wnmve		--	45,000
4	weµq wnmve		--	20,000
5	Avmevecwî wnmve		5,000	
6	D‡Ëvjb wnmve		1,000	
7	e¨vsK wnmve		1,000	
8	†eZb wnmve		2,000	
			65,000	65,000

LwZqv‡bi †WweU DØËmg‡ni mgwó I †µwWU DØË mg‡ni mgwó (65,000) mgvb nIqvq mn‡RB ejv hvq wnmve msi¶Y wbfj n‡q‡Q|

we: `: †ilqwg‡ji we¯wiZ Av‡jvPbv beg Aa¨v‡q Kiv n‡q‡Q|

Abkxjbx

eûwbevPbx ck (mRbkxj)

1. LwZqvb wnmv‡ei
 i) cv_wgK eB ii) cvKv eB iii) ¯vqx eB
 wb‡Pi †KvbwU mwVK?
 K) i L) ii I iii
 M) i I ii N) iii

2. e¨q wnmve me mgq †Ri cKvk K‡i ----
 i) †WweU ii) †µwWU iii) †WweU I †µwWU Dfq
 wb‡Pi †KvbwU mwVK?
 K) i L) ii M) i I ii N) iii

3. Pjgvb †Ri QK AbmiYceK LwZqvb c¯‡ZÑ
 i) mgq I kg AwaK c‡qvRb ii) mgq I kg jvNe K‡i iii) cwZwbqZ wnmv‡ei †Ri cvIqv hvq
 wb‡Pi †KvbwU mwVK?
 K) i I iii L) ii I iii
 M) ii N) iii

4. c‡Z¨K †`bv`vi I cvIbv`v‡ii Rb¨ Avjv`v LwZqvb c¯Z Kiv‡K ejv nqÑ
 K) mvaviY LwZqvb L) msh³ LwZqvb
 M) mnKvix LwZqvb N) m¤úiK LwZqvb

5. wnmv‡ei †WweU w`‡Ki †hvMdj, †µwWU w`K A‡c¶v †ewk n‡jÑcKvk Ki‡e ?
 K) †WweU DØË L) †µwWU DØË
 M) m¤ú` N) LiP

6. wm / wW ej‡Z eSvqÑ
 K) m¤§‡L bxZ L) Dci †_‡K AvbxZ
 M) bx‡P bxZ N) ‡cQb †_‡K AvbxZ

7. LwZqv‡bi †WweU DØË cKvk K‡iÑ
 i) m¤ú` ii) LiP iii) Avq
 wb‡Pi †KvbwU mwVK?
 K) i L) ii M) i I ii N) i I iii

8. mnKvix LwZqvb †Kvb wnmve m¤úwKZÑ
 i) †`bv`vi wnmve ii) gjab wnmve iii) µq wnmve
 wb‡Pi †KvbwU mwVK?
 K) i L) ii M) i I ii N) i I iii

9. LwZqvb c¯‡Zi Rb¨Ñ
i) Rv‡e`v `wLjv AZ¨vek¨K ii) Rv‡e`v `wLjv AZ¨vek¨K bq iii) wbw`ó QK AbmiY c‡qvRb wb‡Pi †KvbwU mwVK?
K) i L) ii M) i I iii N) ii I iii

10. LwZqv‡bi DØËmgn Øviv c¯Z Kiv nqÑ
i) µq Rv‡e`v ii) weµq Rv‡e`v iii) †ilqvwgj wb‡Pi †KvbwU mwVK?
K) i I ii L) ii I iii M) iii N) i, ii I iii

wb‡gi wnmv‡ei wfwË‡Z 11 I 12 b¤i c‡ki DËi `vI:

bM`vb wnmve

wnmv‡ei †KvW bs.....

Zwi‡L 2011	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
Rb 1	e¨v‡jÝ we/W				10,000	
Rb 3	AvmevecÎ wnmve		2,000			
Rb 8	µq wnmve			5,000		
Rb 12	weµq wnmve		8,000			

11. 3 Zwi‡Li †jb‡`bwUi mwVK Rv‡e`v `wLjv n‡eÑ
K)AvmevecÎ wnmve †W: L)AvmevecÎ wnmve †W:
bM`vb wnmve †µ: e¨vsK wnmve †µ:
M)bM`vb wnmve †W: N)AvmevecÎ wnmve †W:
AvmevecÎ wnmve †µ: weµq wnmve †µ:

12. 8 Zwi‡L bM`vb wnmv‡ei DØ‡Ëi cwigvY KZ?
K) 3,000 L) 7,000 M) 13,000 N) 17,000

mRbkxj ck:

1. †mwjg GÛ †Kv¤úvwbi 2012 mv‡ji gvP gv‡mi †jb‡`bmgn wQjÑ
gvP 1 50,000 UvKv wb‡q e¨emvq ïi Kiv n‡jv|
gvP 3 15,000 UvKv e¨vs‡K Rgv w`‡q wnmve †Lvjv n‡jv|
gvP 5 ewK‡Z cY¨ µq 20,000 UvKv|
gvP 7 AvmevecÎ µq 10,000 UvKv|
gvP 10 cY¨ weµq 30,000 UvKv|
gvP 12 cvIbv`vi‡K †PK c`vb 12,000 UvKv|
K) 5 I 12 Zwi‡Li †jb‡`‡bi Rv‡e`v `wLjv c`vb Ki|
L) Dc‡iv³ †jb‡`‡bi wfwË‡Z †mwjg GÛ †Kv¤úvwbi bM`vb wnmve, e¨vsK wnmve, µq wnmve Ges cvIbv`vi wnmve c¯‘Z Ki|
M) LwZqv‡bi DØ‡Ëi wfwË‡Z wnmv‡ei MwYwZK ï×Zv hvPvB Kivi Dcvq c`kb Ki|

2. Rbve Avigvb GKRb gw` c‡Y¨i cvBKwi e¨emvqx| 2012 mv‡ji †m‡Þ¤^i gv‡mi KwZcq †jb‡`b wbgicÑ
†m‡Þ: 1 dvinvb GÛ ev`vmÑGi wbKU n‡Z cwZ 50 †KwRi e¯Ív 2,500 UvKv K‡i 50 e¯—v wgwb‡KU Pvj µq| Kviewi evÆv 3%| Pvjvb bs-123|
†m‡Þ: 5 Bidvb †UWvmÑGi wbKU n‡Z cwZ †KwR 105 UvKv K‡i 200 †KwR Wvj µq| Kviewi evÆv 5%| Pvjvb bs-432|
†m‡Þ: 12 dvinvb GÛ ev`vm‡K 5 e¯Ív Pvj bó nIqvi Kvi‡Y †diZ c`vb| †WweU †bvU bs- 175|
†m‡Þ: 18 Bidvb †UWvm‡K 20 †KwR Wvj bgbv gwdK bv nIqvq †diZ c`vb| †WweU ‡bvU bs-176|
K) Dc‡iv³ †jb‡`‡bi wfwË‡Z µq Rv‡e`v c¯‘Z Ki|
L) Dc‡iv³ †jb‡`b mg‡ni wfwË‡Z mvaviY LwZqvb c¯‘Z Ki|
M) Dc‡iv³ †jb‡`b mg‡ni wfwË‡Z mnKvix LwZqvb c¯‘Z Ki|

3. Rbve gvKm‡`i wnmve eB n‡Z wb‡gi wnmvewU msMnxZÑ

bM`vb wnmve

‡WweU wnmv‡ei †KvW..... †µwWU

ZvwiL 2012	weeiY	Rv: c:	UvKv	ZvwiL 2012	weeiY	Rv: c:	UvKv
Rvb 1	e¨v‡jÝ we/wW		20,000	Rvb 2	e¨vsK wnmve		5,000
Rvb 3	Rwn` wnmve		9,000	Rvb 5	gwbi wnmve		7,000
Rvb 17	weµq wnmve		8,000	Rvb 15	†eZb wnmve		3,000
				Rvb 20	D‡Ëvjb wnmve		1,000

K) Rbve gvKm‡`i Dc‡iv³ bM`vb wnmv‡ei DØË wbYq Ki|
L) Dc‡iv³ wnmv‡ei wfwË‡Z Rbve gvKm‡`i 2012 mv‡ji Rvbqwi gv‡mi Rv‡e`v `wLjv c`vb Ki|
M) Pjgvb †Ri QK AbmiYceK weµq wnmve, e¨vsK wnmve, †eZb wnmve I D‡Ëvjb wnmve c¯‘Z Ki|

4| Rbve knx` GKRb e¨emvqx| mvfv‡ii Avï¨vjqvq Zvi GKwU bvmvix Av‡Q| †mLv‡b wZwb bvbv ai‡bi dj, dj I Jlwa Mv‡Qi Pviv Drcv`b K‡ib| 2010 mv‡ji RjvB gv‡m Zvi e¨emv‡q wb‡gv³ †jb‡`b¸‡jv m¤úw`Z nq|

RjvB-5 iwng Gi wbKU †_‡K MvQ I exR µq 25,000 UvKv
RjvB-10 iv‡k` GÛ †Kvs Gi wbKU bM‡` weµq 37,000 UvKv
RjvB-19 MvQ †diZ †`qv n‡jv 2,500 UvKv
RjvB-30 KgPvix‡K †eZb †`qv n‡jv 4,500 UvKv
RjvB-31 weÁvcb e¨q 1,500 UvKv

K. Rbve knx‡`i 5 I 10 RjvB‡qi †jb‡`b¸‡jv Rv‡e`vq wjwce× Ki|
L. µq wnmve, bM`vb wnmve, µq †diZ wnmve T Q‡K LwZqvbf³ K‡i †Ri wbYq Ki|
M. iwng wnmve, weµq wnmve, †eZb wnmve I weÁvcb wnmve Pjgvb †Ri Q‡K wjwce× Ki|

Aóg Aa¨vq
bM` vb eB

bM` A_ I e¨emvq IZc‡Zv f~‡e RwoZ| e¨emv‡qi cwZwU †¶‡Î bM` A‡_i c‡qvRb| m¤ú` †Kbv-†ePv, c‡Y¨i †Kbv-†ePv, cvIbv Av`vq I †`bv cwi‡kva, LiP I Avq h_vmg‡q cwi‡kva I Av`vqmn e¨emv‡qi mwPeK cwiPvjbvq bM` A‡_i h_vh_ e¨e¯’vcbv I mieivn AZ¨š¿ iZcY| e¨emvq cwZôv‡bi AvqZb I cKwZ Abhvqx bM`vb eB c¯‘Z Kiv nq, e¨emv‡qi AvqZb I wbivcËv we‡ePbv K‡i bM` A‡_i Av`vb c`v‡b e¨vsK mnvqK fwgKv cvjb K‡i| e¨vs‡Ki gva¨‡g m¤úvw`Z †jb‡`‡bi wjwce×KiY I e¨vs‡K RgvKZ A‡_i cwigvY wbYq e¨emv‡qi Kvhµg mPj iv‡L| e¨vsK wnmve †Lvjvi c×wZ, e¨vs‡K UvKv Rgv I D‡Ëvj‡bi h_vh_ Dcvq Rvbv e¨emv‡qi Rb¨ GKvš c‡qvRb|





wPÎ : bM` A‡_i wewfb aib|

GB Aa¨vq †k‡l Avgiv Ñ

- bM`vb eBÑGi avivYv I ¿iZ e¨vL¨v Ki‡Z cvie|
- wewfb cKvi bM`vb eB c¯‘Z Ki‡Z Ges bM`vb eB‡qi †Ri Uvb‡Z cvie|
- wecixZ `wLjv wjwce× Ki‡Z cvie|
- bM` cwß Rv‡e`v I bM` c`vb Rv‡e`v c¯‘Z Ki‡Z cvie|
- bM` evÆv wjwce× Ki‡Z cvie|
- bM`vb eB‡qi †Ri LwZqv‡b h_v_ fv‡e ¯’vbvši Ki‡Z cvie|
- e¨vsK weeiYx m¤‡Ü avivYv cve|
- e¨vsK weeiYx I bM`vb eB‡qi DØ‡Ëi cv_‡K¨i KviY eS‡Z cvie|

bM`vb eB-Gi avivYv :

e¨emv cwZôv‡b AmsL¨ †jb‡`b wbqwgZ msNwUZ nq| †jb‡`bmgn‡K Avgiv wbw`ó GKwU gvb`‡Ûi wfwË‡Z `B fv‡M fvM Ki‡Z cwi| gvb`ÛwU nj bM` A_| †jb‡`‡bi mwnZ bM` A‡_i m¤ú³Zv _vKv Ges bv _vKv| †h mKj †jb‡`‡bi Øviv bM` A‡_ cwß I c`vb N‡U| H †jb‡`bmgn‡K GKwÎZ K‡i †h eB c¯‘Z Kiv nq ZvB bM`vb eB| bM`vb eB cv_wgK wnmv‡ei eB, Rv‡e`vi GKwU Ab¨Zg kvLv|

- bM‡` cY¨ weµq 20,000 UvKv|
- bM‡` cY¨ µq 10,000 UvKv|
- bM‡` Avmevecwµq 5,000 UvKv|
- ‡`bv`vi n‡Z bM` cwß 12,000 UvKv|
- gwjK KZK bM` A_ D‡Ëvjb 3,000 UvKv|
- KgPwi‡`i bM‡` †eZb cwi‡kva 5,000 UvKv|
- we‡ji A_ bM‡` cwi‡kva 4,000 UvKv|

KvR : Dc‡iv³ †jb‡`b mg‡ni gv‡S wK wgj cwijw¶Z n‡”Q Zv kbv³ Kivi †Póv Ki|

ˆewkó¨

bM` A_ GKwU e¨emv‡qi PwjKv kw³| bM` A‡_i h_vh_ e¨e¯’vcbv e¨wZZ e¨emvq cwZôv‡bi ¯^vfweK Kvhµg e¨vnZ nq|

- bM`vb eB c¯‘‡Zi Rb¨ wbw`ó QK AbmiY Kiv nq| cwß mgn †WweU I c`vbmgn †µwWU w`‡K wjLv nq|
- bM`vb eB wnmv‡ei cv_wgK eB nIqv m‡ËI Bnv cvKv ewni b¨vq KvR K‡i|
- wbw`ó mg‡q wewfb Drm n‡Z †gvU KZ bM` A‡_i cwß N‡U‡Q Ges wewfb Lv‡Z ‡gvU KZ bM` A‡_i c`vb n‡q‡Q Zv bM`vb eB n‡Z Rvbv m¤e|
- bM` cwß I c`v‡bi cv_K¨ wbavi‡Yi gva¨‡g bM` DØ‡Ëi cwigvY Rvbv m¤e|
- bM` A‡_i Pwi, AvZ¥mvr, AcPq Ges wnmv‡e wjwce×Ki‡Yi fjmgn nIqvi m¤vebv eûjvs‡k nvm cvq|
- bM` Znwe‡ji Dci cY wbqšY i¶v Kiv m¤e nq|

bM`vb eB‡qi ¸iZ

bM` A‡_i h_vh_ wjwce×KiY e¨emv‡qi MwZkxjZv i¶vi cvkvcwk eû wm×vš Mn‡Y mnvqZv K‡i| bM`vb eB n‡Z †gvU bM` cwß I †gvU bM` c`v‡bi cwigvY Rvbv, wbw`ó mg‡q bM` DØ‡Ëi cwigvb Rvbv, †gvU bM` µq I †gvU bM` weµ‡qi cwigvY Rvbv m¤e nq| cwZôv‡bi Rb¨ ¯’vqx m¤ú` µq, cvIbv`vi‡K cwi‡kva I wbqwgZ LiP cwi‡kv‡ai Rb¨ chvß A_ i‡q‡Q wK bv? bv _vK‡j msM‡ni Dcvqmgn wPwýZ Ki‡Y bM`vb eB mnvqZv K‡i| bM`vb eB‡qi DØ‡Ëi mwnZ cKZ nv‡Z bM‡`i Zjbv K‡i fj I Miwgjmgn wPwýZ K‡i ms‡kvab Kiv m¤e| wbw`ó †kwYi bM`vb eB c¯‘‡Zi gva¨‡g e¨vsK msµvš †jb‡`b I e¨vsK DØ‡Ëi cwigvYI Rvbv m¤e|

KvR : bM`vb eB c¯‘Z K‡i Avi I †Kvb †Kvb mweav Avgiv †c‡Z cwi?

bM`vb eB‡qi †kwYwefvM

e¨emv cwZôv‡b wewfb ai‡Yi bM`vb eB cwijw¶Z nq| e¨emv‡qi cKwZ I AvqZb Abhwq wbw`ó †kwYi bM`vb eB AbmiY Kiv nq| `xNw`b a‡i cPwjZ i‡q‡Q Gic bM`vb eB‡qi msL¨v 4wU|

1| GKNiv bM`vb eB|
2| `BNiv bM`vb eB|
3| wZbNiv bM`vb eB|
4| LPiv bM`vb eB|

eZgv‡b cwZôv‡bi mewaK Pwn`v ci‡Yi welq we‡ePbv K‡i `B ai‡Yi bM`vb eB cPwjZ i‡q‡QÑ

1| bM` cwß Rv‡e`v
2| bM` c`vb Rv‡e`v

wk¶v_x‡`i mKj ai‡Yi bM`vb eB m¤ú‡K avivYv _vKv GKvš c‡qvRb| ZvB cwZwU †kwY m¤ú‡K wb‡g msw¶ß eYbv Ges c¯‘Z cYwj D‡jL Kiv n‡jv :

GKNiv bM`vb eB

A‡c¶vKZ †QvU AvqZ‡bi e¨emv cwZôvbmgn GKNiv bM`vb eB c¯‘Z K‡i| †h mKj cwZôvb e¨vs‡Ki gva¨‡g †Kvbic †jb‡`b bv K‡i ïagvÎ bM` A‡_i wewbg‡q †jb‡`b K‡i, ZvivB GKNiv bM`vb eB msi¶Y K‡i| e¨vs‡Ki gva¨‡g †jb‡`b AwaK wbivc` nlqvq Gic cwZôv‡bi msL¨v Ges GKNiv bM`vb eB msi¶Y µgkt nvm cv‡”Q|

GKNiv bM`vb eB‡qi bgbv QK

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	cwigvb UvKv	ZwiL	c`vb	fv: bs	L: c:	cwigvb UvKv

†bvU : i: bsÑiwk` b¤i; fv: bsÑfvDPvi b¤i I L:c:ÑLwZqvb côv|

GKNiv bM`vb eB c¯‘‡Zi QK LwZqv‡bi ‘T’ Q‡Ki cvq Abic| QK‡K †WweU I †µwWU `B fv‡M wef³ K‡i cwßmgn †WweU Ges c`vbmgn †µwWU w`‡K D‡jLKiv nq| †WweU I †µwWU Dfq w`‡K 5wU K‡i †gvU 10wU Kjvg mnKv‡i GKNiv bM`vb eB c¯‘Z Kiv nq| GB bM`vb eB mPivPi †WweU DØË cKvk K‡i, KviY cwß A‡c¶v c`vb KL‡bvB AwaK n‡Z cv‡i bv wKš mgvb n‡Z cv‡i| DØË wbY‡qi c×wZ LwZqv‡bi ‘T’ Q‡Ki Abic| †`bv I cvIbv wb®úwË Kwjb mgq h_vµ‡g evÆv gÄi I evÆv cwß n‡j Zv GKNiv bM`vb eB‡Z wjwce× bv K‡i cKZ Rv‡e`vq wjwce× Kiv nq|

GKNiv bM`vb eB c¯‘Z

Rbve kix‡di e¨emv‡qi 2011 mv‡ji Rb gv‡mi KwZcq †jb‡`b wbgicÑ

Rb 1 cviw¤K bM` DØË 2,500 UvKv|
Rb 2 AwZwi³ gjab Avbqb 10,000 UvKv|
Rb 4 bM‡` cY¨ µq 7,000 UvKv|

Rb 6 Rvgv‡ji wbKU bM‡` weµq 8,000 UvKv|
Rb 10 Avj‡gi KvQ †_‡K FY MnY 15,000 UvKv|
Rb 15 fvov AwMg cwi‡kva 4,000 UvKv|
Rb 20 ‡`bv`vi n‡Z cwß 6,000 UvKv|
Rb 22 gwjK KZK D‡Ëvjb 1,000 UvKv|
Rb 25 hš¿cwZ µq 9,000 UvKv|
Rb 30 gvgb‡K †eZb c`vb 3,000 UvKv|

†jb‡`‡bi wfwË‡Z GKNiv bM`vb eB c¯‘Z Kiv n‡jvÑ

†WweU †µWU

ZwiL 2011	cwß	i: bs	L: c:	cwigvb UvKv	ZwiL 2011	c`vb	fv: bs	L: c:	cwigvb UvKv
Rb 1	e¨v‡jÝ we/wW			2,500	Rb 4	µq wnmve			7,000
Rb 2	gjab wnmve			10,000	Rb 15	AwMg fvov wnmve			4,000
Rb 6	weµq wnmve			8,000	Rb 22	D‡Ëvjb wnmve			1,000
Rb 10	Avj‡gi FY wnmve			15,000	Rb 25	hš¿cwZ wnmve			9,000
Rb 20	‡`bv`vi wnmve			6,000	Rb 30	†eZb wnmve			3,000
					Rb 30	e¨v‡jÝ wm/wW			17,500
				41,500					41,500
RjvB1	e¨v‡jÝ we/wW			17,500					

KvR : Ave Zv‡je miKvi bM` 20,000 UvKv wb‡q 2011 mv‡ji 01 Rb e¨emvq ïi Ki‡jb| D³ gv‡m Zvi e¨emv‡qi †jb‡`b mgn wbgic:
Rb 1 Avmevecî µq 5,000 UvKv|
Rb 3 cY¨ evKx‡Z µq 8,000 UvKv|
Rb 4 AvRv‡`i wbKU bM‡` weµq 6,000 UvKv|
Rb 7 bM‡` µq 4,000 UvKv|
Rb 9 cvIbv`vi‡K cwi‡kva 3,000 UvKv|
Rb 11 weÁvcb eve` e¨q 2,000 UvKv|
Rb 16 gwbnwi `e¨w` µq 500 UvKv|
Rb 26 Kwgkb cwß 1,000 UvKv|
Rb 28 weµq 7,000 UvKv|
Dc‡iv³ †jb‡`‡bi wfwË‡Z GKNiv bM`vb eB c¯‘Z Ki|

`BNiv bM`vb eB

‡h mKj cwZôv‡b bM` A_ †jb‡`‡bi cvkvcwk e¨vs‡Ki gva¨‡gI †jb‡`b m¤úb Kiv nq H mKj cwZôv‡b bM` A_ I e¨vsK mswkøó †jb‡`b GK‡Î wjwce‡×i Rb¨ `BNiv bM`vb eB c¯‘Z Kiv nq| GKNiv bM`vb eB A‡c¶v `BNiv bM`vb eB AwaK cPwjZ I Z_¨eûj| bM` A‡_i cwß c`v‡bi cvkvcwk e¨vs‡K RgvKZ A‡_i nvm-ew×i cwigvY I e¨vsK DØ‡Ëi cwigvYI `BNiv bM`vb eB n‡Z Rvbv m¤e|

`BNiv bM`vb eB‡qi bgbv QK

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	bM` UvKv	e¨vsK UvKv

KvR : GKNiv bM`vb eB I `BNiv bM`vb eB c¯‘‡Z Q‡Ki ga¨Kvi wgj I Awgjmgn mbv³ Ki|

‡jb‡`b Øviv e¨vs‡K RgvKZ A‡_i cwigvY ew× †c‡j Zv †WweU w`‡Ki e¨vsK Kjv‡g Ges nvm †c‡j †µwWU w`‡Ki e¨vsK Kjv‡g wjwce× n‡e| cY¨ weµq ev cvIbv Av`vq eve` cwZôvb †PK †c‡j Zv `vMKvUv †PK wn‡m‡e MY¨ n‡e, KviY cwZôvb‡K c`Ë †PK KL‡bvB evnK/†Lvjv †PK nq bv| e¨vsK Kjvg †WweU ev †µwWU †h †Kvb DØË cKvk Ki‡Z cv‡i| `B Niv bM`vb eB c¯‘‡Zi c‡e wb‡gv³ welqw` Rvbv Avek¨K|

wecixZ `wLjv

‡h mKj †jb‡`‡bi d‡j bM`vb wnmve I e¨vsK wnmve `‡UvB GKmv‡_ cfweZ nq H mKj †jb‡`b mgn‡K wecixZ `wLjv (Contra Entry) bv‡g Awfwnz Kiv nq| bM`vb I e¨vsK DfqB m¤ú` †kwYi wnmve| ZvB wbw`ó †jb‡`‡bi Øviv GKwU wnmve †WweU n‡j Aci wnmve †µwWU n‡e| Dfq w`‡K †cw÷s Gi ci L:c: Kjv‡g ÔwmÔ ev ‘C’ ev ÔKÔ wj‡L w`‡Z n‡e|

KvR: bM`vb wnmve I e¨vsK wnmve ‡hŠ_fv‡e †Kvb †Kvb †jb‡`‡bi Øviv cfweZ nq Zv D‡jL Ki|

bM` A_ e¨vs‡K Rgv `vb

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	bM` UvKv	e¨vsK UvKv
	bM`vb wnmve		C		✓		e¨vsK wnmve		C	✓	

e¨emv‡qi c‡qvR‡b e¨vsK n‡Z D‡Ëvjb

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	bM` UvKv	e¨vsK UvKv
	e¨vsK wnmve		C	✓			bM`vb wnmve		C		✓

RgvKZ †PK cZ¨vL¨vb

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	bM` UvKv	e¨vsK UvKv
							mswkó c¶				✓

Bm¨KZ / c`Ë †PK cZ¨vL¨vb

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	bM` UvKv	e¨vsK UvKv
	mswkó c¶				✓						

cwß †PK ZZxq c¶‡K n¯Ívši

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	bM` UvKv	e¨vsK UvKv
	mswkó c¶			✓			mswkó c¶			✓	

Dfq w`‡K bM` Kjv‡g †cw÷s n‡e|

mvaviYZ G RvZxq †jb‡`b N‡Ubv| KviY GK c¶ †_‡K hLb †PK cvIqv hvq Zv e¨emv cwZôv‡bi bv‡g `vMKvUv _v‡K| d‡j Zv Ab¨ KvD‡K n¯Ívši Kiv m¤e nq bv| Z‡e evn‡Ki/bM` †PK cvIqv ‡M‡j Ab‡gv`‡bi gva¨‡g Zv Ab¨ c¶‡K n¯ÍvšÍi Kiv m¤e|

e¨vsK m` gÄi

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	bM` UvKv	e¨vsK UvKv
	cvß e¨vsK m` wn:				✓						

e¨vsK KZK avhKZ m` I PvR

†WweU †µwWU

ZwiL	cwß	i: bs	L: c:	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	bM` UvKv	e¨vsK UvKv
							c`Ë e¨vsK m` wn: e¨vsK PvR wn:				✓ ✓

`B Niv bM`vb eB c¯‘Z

Zcb †PŠaixi cwZôv‡b 2011 mv‡ji b‡f¤^i gv‡mi †jb‡`b mgn wQjÑ

b‡f¤^i 1 bM` DØË 5,000 UvKv Ges e¨vsK Rgvi †WweU DØË 3,000 UvKv|
b‡f¤^i 2 cY¨ µq evwe` †PK c`vb 2,000 UvKv|
b‡f¤^i 4 ‡`bv`vi n‡Z †PK cwß 6,000 UvKv|
b‡f¤^i 6 Awd‡mi Rb¨ AvB.wc.Gm µq 5,000 UvKv|
b‡f¤^i 8 civZb Avmevecî weµq 9,000 UvKv|
b‡f¤^i 12 iwR‡ei wbKU n‡Z weµq evwe` †PK cwß 7,000 UvKv, hv m‡½ m‡½ e¨vs‡K Rgv `vb
b‡f¤^i 15 e¨w³MZ c‡qvR‡b e¨vsK n‡Z D‡Ëvjb 2,000 UvKv|
b‡f¤^i 20 e¨vsK n‡Z D‡Ëvjb 5,000 UvKv|
b‡f¤^i 23 ‡gnRwe‡bi wbKU n‡Z †PK cwß 3,000 UvKv, hv Av‡bvqvi‡K †`bv evwe` n¯ÍvšÍi Kiv n‡jv|

b‡f¤^i 28 e¨vsK m` gÄi Kij 300 UvKv|
b‡f¤^i 30 e¨vsK PvR avh Kij 200 UvKv|
†jb‡`bmg‡ni wfwË‡Z `BNiv bM`vb eB c¯‘Z Ki|

mgvavb :

Zcb †PŠaixi `BNiv bM`vb eB

†WweU †µwWU

ZwiL 2011	cwß	i: bs	L: c:	bM` UvKv	e¨isK UvKv	ZwiL 2011	c`vb	fv: bs	L: c:	bM` UvKv	e¨isK UvKv
b‡f: 1	e¨v‡jÝ we/fvW			5,000	3,000	b‡f:2	µqwnme			5,000	2,000
b‡f: 4	†`bv`vi wnme				6,000	b‡f:6	Avdmmi Ävg				2,000
b‡f: 8	Avmevecî wn:			9,000	7000	b‡f:15	D‡Ëvjb wn:				5,000
b‡f:12	weµqwnme					b‡f:20	bM`vb wn:			3,000	
b‡f:20	e¨isKwnme			5,000		b‡f:23	A‡bqvi wn:		(K)		200
b‡f:23	†gnRweb wn:		(K)	3,000	300	b‡f:30	e¨isK PvR wn:			14,000	7,100
b‡f:28	e¨isK m` wn:				16,300	b‡f:30	e¨v‡jÝ wm/fvW			22,000	16,300
				22,000	7,100				(K)		
w‡m:1	e¨v‡jÝ we/fvW			14,000							

KvR : bwMm Av³vi GKRb LPiv c‡Y¨i e¨emvqx| wb‡gv³ †jb‡`bmgn 2011 mv‡ji b‡f¤^i gv‡miÑ

b‡f¤^i	1	nv‡Z bM` I e¨vs‡K Rgv h_vµ‡g 7,000 UvKv I 5,000 UvKv		
b‡f¤^i	2	cY¨ µq eve` †PK c`vb 4,000 UvKv		
b‡f¤^i	4	‡PK gvidZ cY¨ weµq 6,000 UvKv	†PKwU m‡½ m‡½ e¨vs‡K Rgv `vb	
b‡f¤^i	7	e¨vsK n‡Z D‡Ëvjb 3,000 UvKv		
b‡f¤^i	10	cvc¨ we‡ji A_ e¨vsK KZK Av`vq 2,000 UvKv		
b‡f¤^i	13	mvC‡`i wbKU n‡Z cvIbv eve` †PK cwß 8,000 UvKv		
b‡f¤^i	20	Avmevecî µq eve` bM` 3,000 Ges 2,000 UvKvi †PK c`vb		
b‡f¤^i	26	gwjK KZK D‡Ëvjb 1,500 UvKv		
b‡f¤^i	30	e¨vsK m` gÄi Kij 500 UvKv		

†jb‡`b mgn `B Niv bM`vb eB‡Z wjwce× Ki Ges gv‡mi †kl Zwi‡Li bM` DØË I e¨vsK Rgvi cwigvY wbYq Ki|

wZbNiv bM`vb eB

bM` A_ I e¨vsK msµvš †jb‡`‡bi cvkvcwk †`bv-cvIbv wb®úwË Kwjb evÆv mnKv‡i wZbNiv bM`vb eB c¯‘Z Kiv nq| wZbNiv bM`vb eB c¯‘‡Zi Øviv bM` DØË, e¨vsK DØË, †gvU c`Ë evÆv Ges †gvU cwß evÆvi cwigvY Rvbv hvq| av‡i weµxZ c‡b¨i A_ `Z Av`v‡qi Rb¨ we‡µZv †µZv‡K GB evÆv w`‡q _v‡K| G evÆv‡K bM` evÆv e‡j| cwß evÆv †µZvi Rb¨ Avq, c`Ë evÆv we‡µZvi Rb¨ LiP|

wZbNiv bM`vb eB Gi bgbv QK

†WweU †µwWU

ZvwiL	cvwß	i: bs	L: c:	c`Ë evÆv	bM` UvKv	e¨vsK UvKv	ZvwiL	c`vb	fv: bs	L: c:	cvß evÆv	bM` UvKv	e¨vsK UvKv

wZbNiv bM`vb eB‡qi Q‡K †WweU I †µwWU Dfq w`‡K mvZwU K‡i †gvU †PŠÏwU Kjvg i‡q‡Q| bM` I e¨vsK Kjvg `BNiv bM`vb eB‡qi Abic wjwce× I DØË wbYq Ki‡Z nq| Dfq w`‡Ki evÆv Kjv‡gi †gvU ‡hvMdj c_K c_K wjLv nq, cv_K¨ wbYq Kiv nq bv| µq I weµq Kvjxb evÆv A_vr Kviewi evÆv †Kvbµ‡gB wjwce× n‡e bv|

wZbNiv bM`vb eB c¯‘Z

†mwjbv Av³v‡ii e¨emv‡qi 2012 mv‡ji gvP gv‡mi †jb‡`bmgn wbgic:

gvP 1 bM` DØË 18,000 ; e¨vsK RgwZwi³ 3,000 UvKv|

gvP 3 e¨vs‡K Rgv`vb 5,000 UvKv|

gvP 6 mv‡q‡gi KvQ †_‡K 7,000 UvKv cvIbvi cY wb®úwË‡Z 6,800 UvKv cwß|

gvP 10 mwgi †`bv evwe` 3,400 UvKvi †PK c`vb I evÆv cwß 100 UvKv|

gvP 14 e¨w³MZ c‡qvR‡b bM` D‡Ëvjb 500 UvKv|

gvP 16 cY¨ weµq 12,000 UvKv|

gvP 18 8,000 UvKv g‡j¨i cY¨ 5% evÆvq µq|

gvP 20 c‡`q we‡ji A_ e¨vsK KZK cwi‡kva 2,000 UvKv|

gvP 24 500 UvKv evÆv gÄi K‡i Awi‡dii wbKU n‡Z 6,500 UvKvi †PK cwß|

gvP 30 e¨vsK m` avh Ki 400 UvKv|

Dc‡iv³ Z‡_¨i wfwË‡Z wZbNiv bM`vb eB c¯‘Z Ki|

mgvavb :

†mwjbv Av³v‡ii
wZbNiv bM`vb eB

†WweU †µWU

ZwiL	cwß	i: bs	L: c:	c`Ë evÆv	bM` UvKv	e¨vsK UvKv	ZwiL	c`vb	fv: bs	L: c:	cvß evÆv	bM` UvKv	e¨vsK UvKv
2012							2012						
gvP 1	e¨v‡jÝ we/wW				18,000		gvP 1	e¨v‡jÝ we/wW					3,000
,, 3	bM`vb wnmve		K			5,000	,, 3	e¨vsK wnmve		K		5,000	
,, 6	mv‡qg wnmve			200	6,800		,, 10	mwg wnmve			100		3,400
,, 16	weµq wnmve				12,000		,, 14	D‡Ëvjb wnmve				500	
,, 24	Awid wnmve			500		6,500	,, 18	µq wnmve				7,600	
							,, 20	c‡`q wej wn:					2,000
							,, 30	e¨vsK m` wn:					400
							,, 31	e¨v‡jÝ wm/wW				23,700	2,700
				700	36,800	11,500					100	36,800	11,500
Gwcj 1	e¨v‡jÝ we/wW				23,700	2,700							

KvR : AYe †UWv‡mi 2011 mv‡ji RjvB gv‡mi wbgwjwLZ †jb‡`bmgn wZbNiv bM`vb eB‡Z wjwce× Ki -

RjvB 1	bM` Znwej 4,000 UvKv\|
	e¨vsK Rgv 5,000 UvKv\|
RjvB 4	e¨vsK n‡Z D‡Ëvjb 3,000 UvKv\|
RjvB 5	iZb †÷vim n‡Z †PK cwß 2,800 UvKv Ges evÆv c`vb 200 UvKv\|
RjvB 7	ZvRj Bmjv‡gi wbKU n‡Z 10% evÆvq 6,000 UvKvi cY¨ bM‡` µq\|
RjvB 12	5% evÆvq 4,000 UvKv †`bvi cY wb®úwË Kiv n‡jv\|
RjvB 15	cY¨ weµq n‡Z 8,000 UvKvi †PK cwß, hv m‡½ m‡½ e¨vs‡K Rgv `vb\|
RjvB 20	7,500 UvKv cvIbvi cY wb®úwË‡Z †mwjbvi wbKU n‡Z 7,200 UvKv cwß\|
RjvB 28	‡eZb bM‡` 2,000 Ges †P‡K 1,000 UvKv cwi‡kva\|
RjvB 30	Dc fvowUqvi wbKU n‡Z cwß 2,000 UvKv\|

bM` cwß Rv‡e`v

e¨emv‡qi †h mKj †jb‡`‡bi d‡j Aw_K cwß N‡U, H mKj †jb‡`b bM` cwß Rv‡e`vq wjwce× Kiv nq\|
bM` cwß Rv‡e`vi QKwU Ggbfv‡e ^ZwiKiv nq hv‡Z cwZwU bM` cwß LvZ mn‡R †evSv hvq\|

bM` cwß Rv‡e`v

ZwiL	†µwWU wnmve LvZ	mÎ	bM`vb †WweU	evÆv †WweU	weµq †µwWU	†`bv`vi †µwWU	Ab¨vb¨ wnmve †µwWU

ZwiL : bM` cwß †h ZwiL NU‡e, †mB ZwiL †jLv n‡e\|
†µwWU wnmve LvZ : †`bv`vi n‡Z hLb cvIbv Av`vq n‡e, ZLb †`bv`v‡ii bvg Ges hLb Awbqwgi Drm n‡Z A_ cwß NU‡e ZLb H Lv‡Zi bvg †jLv n‡e\|

†WweU :

1. bM`vb : GB Kjv‡g hZ UvKv bM` cwß NU‡e, Zv †jLv n‡e\|
2. evÆv : †`bv`vi n‡Z cvIbv Av`v‡qi mgq evÆv c`vb Kiv n‡j, evÆvi cwigvb GB Kjv‡g †jLv n‡e\|

†µwWU :

1. weµq : bM‡` cY¨ weµq n‡j, weµ‡qi cKZ cwigvb GB Kjv‡g †jLv n‡e\|
2. †`bv`vi : †`bv`vi n‡Z hZUvKv cvIbv Av`vq Ges evÆv c`vb n‡q‡Q, `Û‡Uvi mgwó GB Kjv‡g em‡e\|
3. Ab¨vb¨ wnmve : bM‡` cY¨ weµq I †`bv`vi n‡Z cwß e¨wZZ hveZxq Ab¨vb¨ Lv‡Z cwß GB Kjv‡g wjwce× Kiv nq\|

bM` cwß Rv‡e`v c¯‘Z :

Rbve kvnRvnvbÑGi e¨emv‡q 2011 mv‡ji †g gv‡m wb‡gv³ bM` cwßmgn N‡U‡QÑ

†g 3 bM` weµq 10,000 UvKv\|
†g 5 kwd‡Ki wbKU n‡Z cwß 3,000 UvKv\|
†g 10 AwZwi³ gjab Avbqb 5,000 UvKv\|

†g 15 Rvgv‡bi wbKU 4,000 UvKv cvIbvi cY wb®úwË‡Z 3,800 UvKv cwß|

†g 20 civZb Avmevecx weµq 1,000 UvKv|

kvnRvnv‡bi bM` cwß Rv‡e`v

Zwi L 2011	†µwWU wnmve LvZ	mÎ	bM`vb †WweU	evÆv †WweU	weµq †µwWU	†`bv`vi †µwWU	Ab¨vb¨ wnmve †µwWU
†g 3	weµq		10,000		10,000		
†g 5	kwdK		3,000			3,000	
†g 10	gjab		5,000				5,000
†g 15	Rvgvb		3,800	200		4,000	
†g 20	Avmevecx		1,000				1,000
			22,800	200	10,000	7,000	6,000

bM` cwß Rv‡e`wU j¶ Ki‡j †`Lv hvq, †gvU †WweU UvKv (2,800+200)=23,000 Ges †gvU †µwWU UvKv (10,000+7,000+6,000)=23,000 UvKv| GB `ÔwUi mgwó me`v mgvb n‡Z n‡e|

bM` c`vb Rv‡e`v (Cash Payment Journal)

‡jb‡`‡bi Øviv bM` A_ c`vb Kiv n‡j bM` c`vb Rv‡e`vq wjwce× Kiv nq|

bM` c`vb Rv‡e`v (bgbv QK)

Zwi L	†PK b¤^i	†WweU wnmve LvZ	mÎ	µq †WweU	cvIbv`vi †WweU	Ab¨vb¨ wnmve †WweU	cwß evÆv †µwWU	bM` †µwWU

Zwi L : †jb‡`b msMwVZ nIqvi Zwi L †jLv nq|

†PK b¤^i : †P‡Ki gva¨‡g cwi‡kva Kiv n‡j †PK b¤^i GB Kjv‡g †jLv nq|

†WweU wnmve LvZ: cvIbv`vi‡K cwi‡kva Kiv n‡j Zvi bvg Ges Ab¨vb¨ Lv‡Z cwi‡kv‡ai †¶‡Î mswkøó wnmve Lv‡Zi bvg †jLv nq|

†WweU:

1. µq : bM‡` cY¨ µq GB Kjv‡g †jLv nq
2. cvIbv`vi: cvIbv`vi‡K cwi‡kva Kiv Ges cvIbv`vi †_‡K cwß evÆv, GB `Ô‡Uvi mgwó GB Kjv‡g †jLv nq|
3. Ab¨vb¨ wnmve: bM` cY¨ µq Ges cvIbv`vi‡K cwi‡kva e¨wZZ Ab¨vb¨ †h †Kvb Lv‡Z bM` c`v‡bi †¶‡Î GB Kjv‡g †jLv nq| |

†µwWU:

1. cwß evÆv: cvIbv`v‡ii †`bv cwi‡kv‡ai mgq †h cwigvb UvKv evÆv cvIqv hvq Zv GB Kjv‡g †jLv nq|
2. bM` : bM‡` c`Ë mKj A_ GB Kjv‡g †jLv nq|

bM` c`vb Rv‡e`v c¯‘Z :

Rbve †gŠmwgi 2011 mv‡ji RjvB gv‡mi bM` c`Ë †jb‡`bmgn wbgic:

RjvB 2 bM‡` cY¨ µq 5,000 UvKv|

RjvB 5 cvIbv`vi wgjb‡K 68943 bs †PK c`vb 3,000 UvKv|

RjvB 8 Avmevecˆ µq 4,000 UvKv|
RjvB 15 F‡Yi m` c`vb 500 UvKv|
RjvB 20 ibv‡K cwi‡kva 2,800 UvKv Ges G †cw¶‡Z evÆv cwß 200 UvKv|

†gŠmwgi bM` c`vb Rv‡e`v

ZwiL 2011	†PK b¤i	†WweU wnmve LvZ	mˆ	µq †WweU	cvIbv`vi †WweU	Ab¨vb¨ wnmve †WweU	cvß evÆv †µwWU	bM` †µwWU
RjvB 2		µq		5,000				5,000
RjvB 5	68943	wgjb			3,000			3,000
RjvB 8		Avmevecˆ				4,000		4,000
RjvB 15		F‡Yi m`				500		500
RjvB 20		i“bv			3,000		200	2,800
				5,000	6,000	4,500	200	15,300

bM` cwß Rv‡e`vi b¨vq bM‡` c`vb Rv‡e`vqI †gvU †WweU UvKv †gvU †µwWU UvKvi me`v mgvb n‡e| Dc‡iv³ bM` c`vb Rv‡e`vq †gvU †WweU (4,500+6,000+5,000)=15,500 UvKv Ges †gvU †µwWU (200+15,300)=15,500 UvKv|

KvR : †mvnive †UWv‡mi 2011 mv‡ji A‡±vei gv‡mi wb‡gv³ †jb‡`b¸‡jv n‡Z bM` c`vb Rv‡e`v ˆZwi KiÑ
A‡±vei 1 bM‡` cY¨ µq 9,000 UvKv|
A‡±vei 4 Lwj` GÛ mÝ †K 6,500 UvKv cwi‡kva|
A‡±vei 7 gwbnwi `e¨w` µq 500 UvKv|
A‡±vei 10 iv‡mj‡K 5,300 UvKv c`vb Ges 200 UvKv evÆv cwß|
A‡±vei 16 kwd G›UvicvBRÑGi KvQ †_‡K bM‡` µq 14,000 UvKv|
A‡±vei 20 FY cwi‡kva 8,000 UvKv|
A‡±vei 26 KgPvix‡`i †eZb cwi‡kva 4,500 UvKv|
A‡±vei 30 gwjK KZK D‡Ëvjb 2,000 UvKv|
A‡±vei 30 Dc fvowUqvi wbKU n‡Z cwß 2,000 UvKv|

D`vniY-01
Rbve Kvgij nvmvb-Gi e¨emv‡qi 2011 mv‡ji †g gv‡mi †jb‡`bmgn wQjÑ
†g 1 bM` DØË 9,300 UvKv|
†g 2 kwg‡gi wbKU n‡Z cwß 2,000 UvKv|
†g 4 e¨w³MZ c‡qvR‡b D‡Ëvjb 3,500 UvKv|
†g 6 civZb AvmevecˆI †givgZ Kiv nj 1,500 UvKv|
†g 10 RwK‡ii wbKU n‡Z bM‡` µq 4000 UvKv|
†g 16 wewb‡qv‡Mi m` cwß 500 UvKv|
†g 20 cY¨ weµq 6,000 UvKv|
†g 25 †eZb cwi‡kva 3,000 UvKv|
†g 28 cvc¨ we‡j A_ Av`vq 1,200 UvKv Ges c‡`q we‡j A_ cwi‡kva 800 UvKv|

Dc‡iv³ †jb‡`‡bi wfwË‡Z GKNiv bM`vb eB c¯‘Z Ki|

mgvavb :

Kvgij nvmv‡bi
GKNiv bM`vb eB

†WweU †µwWU

ZwiL 2011	cwß	i: bs	L: c:	cwigvY UvKv	ZwiL 2011	c`vb	fv: bs	L: c:	cwigvY UvKv
†g 1	e¨v‡jÝ we/wW			9,300	†g 4	D‡Ëvjb wnmve			3,500
†g 2	kwgg wnmve			2,000	†g 6	†givgZ wnmve			1,500
†g 16	wewb‡qv‡Mi m` wnmve			500	†g 10	µq wnmve			4,000
†g 20	weµq wnmve			6,000	†g 25	†eZb wnmve			3,000
†g 28	cvc¨ wej wnmve			1,200	†g 28	c‡`q wej wnmve			800
					†g 31	e¨v‡jÝ wm/wW			6,200
				19,000					19,000
Rb 1	e¨v‡jÝ we/wW			6,200					

`BNiv bM`vb eB

D`vniYÑ 02

Rbve Rwn` nvmv‡bi e¨emv‡qi 2011 mv‡ji Gwcj gv‡mi †jb‡`bmg‡ni wfwË‡Z `BNiv bM`vb eB c¯‘Z KiÑ

Gwcj	1	bM` DØË 12,000 Ges e¨vsK RgwZwi³ 3,500 UvKv	
Gwcj	2	e¨vs‡K Rgv †`qv nj 4,000 UvKv	
Gwcj	5	cY¨ weµq bM‡` 2,500 Ges †P‡K 1,500 UvKv	
Gwcj	8	iwR‡ei wbKU n‡Z 3,000 UvKvi cY¨ µq K‡i bM` c`vb 2,000 UvKv	
Gwcj	14	gwj‡Ki e¨w³MZ LiP e¨emvq n‡Z cwi‡kva 1,000 UvKv	
Gwcj	19	iwRe‡K †PK c`vb 1,000 UvKv	
Gwcj	23	gvg‡bi KvQ †_‡K 5,000 UvKv †PK †c‡q gvm`‡K ‡`bv eve` n¯ÍvšÍi Kiv nj	
Gwcj	25	e¨vsK PvR avh Kij 300 UvKv	

mgvavb :

Rwn` nvmv‡bi

`BNiv bM`vb eB

†WweU †µwWU

ZwiL 2011	cwß	i: bs	L: c:	bM` UvKv	e¨sK UvKv	ZwiL 2011	c`vb	fv: bs	L: c:	bM` UvKv	e¨sK UvKv
Gicj 1	e¨v‡jÝ we/fvW			12,000		Gicj 1	e¨v‡jÝ weW				3,500
Gicj 2	bM`vb wnme		K		4,000	Gicj 2	e¨sK wnme		K	4,000	
Gicj 5	weµq wnme			2,500	1,500	Gicj 8	µq wnme			2,000	
Gicj 23	gvgb wnme			5,000		Gicj 14	D‡Ëvjb wnme			1,000	
						Gicj 19	iwRe wnme				1,000
						Gicj 23	gvm` wnme			5,000	
						Gicj 25	e¨sK PvR wnme				300
						Gicj 30	e¨v‡jÝ wm/fvW			7,500	700
				19,500	5,500					19,500	5,500
†g 1	e¨v‡jÝ we/fvW			7,500	700						

wZbNiv bM`vb eB

D`vniY- 03

2012 mv‡ji †deqwi gv‡mi wb‡gv³ †jb‡`bmg‡ni wfwË‡Z †gvnv¤§` Avjxi wZbNiv bM`vb eB c¯‘Z Ki : 2012

†de 1 nv‡Z bM` 9,300 UvKv Ges e¨vsK Rgvi †µwWU DØË 2,700 UvKv|

†de 5 Rbve Avkivd KZK mivmwi e¨vs‡K Rgv `vb 5,000 UvKv|

†de 7 e¨w³MZ c‡qvR‡b e¨vsK n‡Z D‡Ëvjb 2,000 UvKv|

†de 9 6,500 UvKvi cY wb®úwË‡Z Rbve AvivdvZ n‡Z 6,300 UvKvi †PK cwß|

†de 13 cY¨ µq bM‡` 2,000 Ges †P‡K 1,000 UvKv|

†de 19 2,000 UvKv †`bv †P‡K cwi‡kva K‡i 200 UvKv evÆv cvIqv †Mj|

†de 21 gwjK e¨w³MZfv‡e e¨vs‡K Rgv w`‡jb 10,000 UvKv|

†de 24 Rbve AvivdvZ n‡Z cvß 9 Zwi‡Li RgvKZ †PK cZ¨vL¨vb|

†de 27 †eZb bM‡` 3,000 UvKv Ges fvov †P‡K cwi‡kva 6,000 UvKv|

†de 28 e¨vsK m` avh Kij 400 UvKv|

mgvavb :

†gvnv¤§` Avjxi

wZbNiv bM`vb eB

†WweU †µwWU

ZwiL 2012	cwß	i: bs	L: c:	c`Ë evÆv	bM` UvKv	e¨vsK UvKv	ZwiL 2012	c`vb	fv: bs	L: c:	cvß evÆv	bM` UvKv	e¨vsK UvKv
†de 1	e¨v‡jÝ we/wW				9,300		†de 1	e¨v‡jÝ we/wW					2,700
†de 5	Avkivd wn:					5,000	†de 7	D‡Ëvjb wnmve					2,000
†de 9	AvivdvZ wn:			200		6,300	†de 13	µq wnmve				2,000	1,000
†de 21	gjab wn:					10,000	†de 19	cvIbv`vi wn:			200		2,000
							†de 24	AvivdvZ wn:					6,300
							†de 27	†eZb wnmve				3,000	
							†de 27	fvov wnmve					6,000
							†de 28	e¨vsK m` wn:					400
							†de 28	e¨v‡jÝ wm/wW				4,300	900
				200	9,300	21,300					200	9,300	21,300
gvP 1	e¨v‡jÝ we/wW				4,300	900							

bM`vb eB‡qi DØË LwZqv‡b ¯’vbvši

bM` cwß Rv‡e`v I bM` c`vb Rv‡e`v c¯‘‡Zi Øviv h_vµ‡g †gvU bM‡` cwß I †gvU bM‡` c`v‡bi cwigvY Rvbv hvq| wbw`ó mg‡q bM` DØ‡Ëi cwigvY Rvbvi Rb¨ bM`vb wnmve c¯‘Z Ki‡Z nq| wbw`ó mg‡qi cvi¤¤K bM` DØ‡Ëi mwnZ bM` cwß mgn †hvM Ges bM` c`vb mgn we‡qvM K‡i mgvcbx bM` DØË †ei Kiv nq|

bM` cwß Rv‡e`v

ZwiL	†µwWU wnmve LvZ	mÎ	bM` †WweU	c`Ë evÆv †WweU	weµq †µwWU	†`bv`vi †µwWU	Ab¨vb¨ wnmve †µwWU
2011							
†g 2	Lw`Rv		20,000			20,000	
†g 7	kvIb		7,500	500	8,000		
†g 10	wewb‡qv‡Mi m`		1,000				1,000
†g 19	k¨vgj		8,000			8,000	
†g 26	Rvgvj		6,000		6,000		
			42,500	500	14,000	28,000	1,000

bM` c`vb Rv‡e`v

ZwiL	‡PK b¤^i	†WweU wnmve LvZ	mÎ	µq †WweU	cvIbv`vi †WweU	Ab¨vb¨ wnmve †WweU	cwß evÆv †µwWU	bM` †µwWU
2011								
†g: 1		Avmevecî				4,000		4,000
†g: 3		µq		5,000				5,000
†g: 8		gvmg			3,800		300	3,500
†g: 25		‡eZb				2,000		2,000
†g: 28		D‡Ëvjb				1,000		1,000
				5,000	3,800	7,000	300	15,500

bM`vb wnmve wnmv‡ei bs-.....

ZwiL	weeiY	Rv: c:	†WweU UvKv	†µwWU UvKv	DØË / †Ri	
					†WweU	†µwWU
2011						
†g: 1	e¨v‡jÝ				7,500	
†g: 31	bM` cwß		42,500		50,000	
†g: 31	bM` c`vb			15,500	34,500	

e¨vsK wnmve ivLv msµvš †jb‡`b

eZgvb e¨emvq RM‡Z †jb‡`‡bi cwigvY AmsL¨| bM` A‡_i Av`vb c`vb AZ¨š SwKcY| e¨vs‡Ki gva¨‡g †jb‡`‡bi wb®úwË AwaK wbivc`| e¨vs‡Ki gva¨‡g †jb‡`b Ki‡Z n‡j mec_g e¨vs‡K wnmve Lj‡Z nq| †h e¨w³ ev cwZôvb e¨vs‡K wnmve †Lv‡j Zv‡K AvgvbZKwi ejv nq|

e¨vsK weeiYx

AvgvbZKvixi e¨vsK wnmv‡ei cY weeiY D‡jL K‡i e¨vsK †h weeiYx c¯‘Z K‡i ZvB e¨vsK weeiYx| eZgv‡b GB weeiYx Kw¤úDUvivBRW c×wZ‡Z c¯‘Z Kiv nq| UvKv ev †PK e¨vs‡K Rgv, e¨vsK n‡Z †P‡Ki gva¨‡g D‡Ëvjb ev cwi‡kva, e¨vsK m` I e¨vsK PvR mn hveZxq Z_¨ ZwiL mnKv‡i e¨vsK weeiYx n‡Z cvIqv hvq| AvgvbZKvixi Pwnevgv Î e¨vsK GB weeiYx mieivn K‡i| e¨vs‡Ki cvkvcwk AvgvbZKvix bM`vb eB‡Z e¨vsK msµvšÍ †jb‡`b mgn wjwce× K‡i Ges DØË wbYq K‡i| e¨vsK weeiYxi DØË Ges bM`vb eB‡qi e¨vsK Kjv‡gi DØË mgvb nIqvB ¯^vfvweK| wKš me`v GB DØË KwZcq Kvi‡Y mgvb nq bv, ZLb e¨vsK mgš^q weeiYx c¯‘Z Ki‡Z nq|

e¨vsK mgš^q weeiYx

e¨vsK weeiYxi DØË I bM`vb eB‡qi e¨vsK Kjv‡gi DØ‡Ëi Miwg‡ji KviY wPwýZceK †h wgjKiY weeiYx c¯‘Z Kiv nq, ZvB e¨vsK mgš^q weeiYx|

e¨vsK weeiYxi DØË I bM`vb eB‡qi e¨vsK Kjv‡gi DØ‡Ëi gv‡S Miwg‡ji KviY

- Av`v‡qi Rb¨ †PK e¨vs‡K Rgv †`qvi ci wb‡ó mg‡qi g‡a¨ e¨vs‡K Av`vq bv n‡j GB `B DØ‡Ë Miwgj nq|
- †`bv cwi‡kva eve` †PK c`v‡bi ci Zv h_vmg‡q e¨vs‡K Dc¯’wcZ bv n‡j Miwgj cwijw¶Z nq|
- e¨vsK AvgvbZKwii c¶ n‡q †Kvb LiP cwi‡kva Ges Avq Av`vq K‡i AvgvbZKwi‡K bv Rvbv‡j Miwgj †`Lv †`q|

KvR: Avi wK wK Kvi‡Y Miwgj n‡Z cv‡i Zv wPwýZ Ki|

Abkxjbx

eûwbevPbx ck

1. bM`vb eB‡Z wjwce× n‡eÑ

 i) gjab Avbqb 50000 UvKv|

 ii) RbZv †UWv‡mi wbKU weµq 20000 UvKv|

 iii) gwbnwi `e¨vw` µq 1000 UvKv|

 wb‡Pi †KvbwU mwVK?

 K) i I ii L) ii I iii

 M) i I iii N) i, ii I iii

2. GKNiv bM`vb eB‡Z wjwce× n‡eÑ

 K) cY¨ µq eve` †PK c`vb 4000 UvKv| L) Avmevecx µq 6000 UvKv|

 M) cY¨ D‡Ëvjb 1000 UvKv| N) cY¨ †diZ c`vb 500 UvKv|

3. GKNiv bM`vb eB me`v cKvk K‡iÑ
 K) †WweU DØË L) †µwWU DØË
 M) e¨emv‡qi gbvdv N) e¨emv‡qi ¶wZ

4. Rbve ingvb 10,000 UvKvi cY¨ weµq K‡i †PK †c‡jb Zv MY¨ n‡e Ñ
 i. `vMKvUv †PK
 ii. evnK †PK
 iii. ‡Lvjv †PK

 wb‡Pi †KvbwU mwVK?
 K) i L) ii
 M) i I ii N) ii I iii

5. weixZ `wLjvi †¶‡Î †jLv nqÑ
 K) G L) we
 M) wm N) wW

6. weixZ `wLjv n‡eÑ
 i) e¨vsK n‡Z e¨w³MZ c‡qvR‡b D‡Ëvjb
 ii) ‡`bv`vi KZK e¨vs‡K mivmwi Rgv`vb
 iii) Awd‡mi Rb¨ e¨vsK n‡Z D‡Ëvjb

 wb‡Pi †KvbwU mwVK?
 K) i L) ii
 M) iii N) ii I iii

7. †Kvb evÆv wZbNiv bM`vb eB‡Z wjwce× nq?
 K) µq evÆv L) c`Ë evÆv
 M) weµq evÆv N) Kviewi evÆv

8. bM` cwß Rv‡e`vq wjwce× n‡eÑ
 i) bM‡` cY¨ µq
 ii) bM‡` cY¨ weµq
 iii) cvIbv`vi‡K cwi‡kva

 wb‡Pi †KvbwU mwVK?
 K) i L) ii
 M) iii N) ii I iii

9. bM` c`vb Rv‡e`vq wjwce× nqÑ
 K) Awmevecî weµq L) †`bv`vi n‡Z cwß
 M) FY cwi‡kva N) cY¨ weµq

wb‡gi Ab‡”Q`wU c‡o 10 I 11 c‡ki DËi `vI :
Rbve mvjvnDwÏb 2011 mv‡ji RjvB 10 Zwi‡L e¨emvq n‡Z e¨vsK wnmv‡e bM` 10,000 UvKv Rgv w`‡jb, cvIbv`vi mwgbv‡K 12,000 UvKv †`bvi cY wb®úwË‡Z 11,500 UvKvi †PK c`vb Ki‡jb Ges †`bv`vi gvne‡ei KvQ †_‡K 15,000 UvKv cvIbvi cY wb®úwË‡Z 14,000 UvKvi †PK †c‡jb|

10. 10 RjvB 2011 Zwi‡Li †jb‡`bmgn wjwce‡×i Rb¨ †Kvb bM`vb eB Dch³?
K) GKNiv L) `BNiv
M) wZbNiv N) bM` cwß Rv‡e`v

11. †Kvb †jb‡`‡bi wecixZ `wLjv n‡e?
K) e¨vs‡K Rgv `vb L) mwgbv‡K cwi‡kva
M) gvnee n‡Z cwß N) mwgbv‡K cwi‡kva I gvnee n‡Z cwß

12. Rbve ingvb 10,000 UvKvi cY¨ weµq K‡i †PK †c‡jb Zv MY¨ n‡e Ñ
i. `vMKvUv †PK
ii. evnK †PK
iii.‡Lvjv †PK
wb‡Pi †KvbwU mwVK?
K. i L. ii
M. i I ii N. ii I iii

13. wecixZ `wLjv Øviv cfweZ nq Ñ
i. gjab wnmve
ii. bM`vb wnmve
iii. e¨vsK wnmve
wb‡Pi †KvbwU mwVK?
K. i L. ii
M. i I ii N. ii I iii

wb‡gi Ab‡”Q`wU c‡o 14I 15 c‡ki DËi `vI :
Rbve nwee cwZôv‡bi hvexq bM` cwß I c`vb bM`vb eB‡q wjwce× K‡i _v‡Kb| 2012 mv‡ji gvP 10 Zwi‡L †gvU 20,000 UvKvi cY¨ µq K‡i 15,000 UvKv cwi‡kva K‡ib| gvP 28 Zwi‡L iwei wbKU n‡Z 10,000 UvKv cY wb®úwË‡Z 9,500 UvKv cvIqv †Mj|

14. Rbve nwe‡ei cKZ †`bvi cwigvY KZ?
K. 35,000 UvKv L. 20,000 UvKv
M. 15,000 UvKv N. 5,000 UvKv

15. gvP 28 Zwi‡Li †jb‡`bwU Rbve nwe‡ei wjwce× Kiv DwPZ Ñ
i. GK Niv bM`vb eB‡Z ii. ` Niv bM`vb eB‡Z iii. wZb Niv bM`vb eB‡Z

wb‡Pi †KvbwU mwVK?

K. i L. ii

M. iii N. ii I iii

mRbkxj ck

1| Rbve †di‡`Šwmi e¨emv‡qi 2011 mv‡ji gvP gv‡mi †jb‡`bmgn wQjÑ

gvP 1 bM` †Ri 7,500 UvKv|

gvP 4 mg‡bi wbKU n‡Z bM‡` µq 4,000 UvKv|

gvP 8 cY¨ weµq 5,000 UvKv|

gvP 10 †Pqvi µq 3,000 UvKv|

gvP 18 Awid‡K cwi‡kva 2,500 UvKv|

gvP 20 Avmevec‡Îi Dci AePq 300 UvKv|

gvP 25 D‡Ëvjb 1,000 UvKv|

gvP 28 †eZb cwi‡kva 1,500 UvKv|

K) bM`vb eB‡Z wjwce× n‡e bv, GBic †jb‡`b kbv³ K‡i mvaviY Rv‡e`v `wLjv `vI|

L) †jb‡`b mg‡ni wfwË‡Z bM` c`vb Rv‡e`v c¯‘Z Ki|

M) †jb‡`b mg‡ni wfwË‡Z †di‡`Šwmi bM` DØ‡Ëi cwigvY 31 gvP 2011 Zwi‡Li wbYq Ki|

2| 2011 mv‡ji AvM÷ gv‡m bwQi G›UvicvB‡Ri bM` †jb‡`bmgn wQjÑ

AvM÷ 1 bM` DØË I e¨vsK Rgv h_vµ‡g 9,000 UvKv I 4,000 UvKv|

AvM÷ 2 iwRe †UWv‡mi wbKU weµq eve` †PK cwiß 7,000 UvKv|

AvM÷ 5 e¨vsK n‡Z D‡Ëvjb 5,000 UvKv|

AvM÷ 12 Rvdi †÷vim Gi wbKU 6,000 UvKv cvIbvi cY wb®úwË‡Z 5,800 UvKv cwiß|

AvM÷ 18 mv¾v` GÛ mÝ Gi wbKU n‡Z bM‡` cY¨ µq 3,500 UvKv|

AvM÷ 20 †mwjgv †UWvm‡K cwi‡kva 4,300 UvKv Ges evÆv cwiß 200 UvKv |

AvM÷ 25 e¨vsK m` gÄi Kij 300 UvKv |

K. 18 Zwi‡L †jb‡`‡bi Rb¨ †WweU fvDPvi c¯‘Z Ki|

L. †jb‡`b mg‡ni wfwË‡Z `ÕNiv bM`vb eB c¯‘Z Ki|

M. L bs c‡ki DËi n‡Z cwiß †Ri¸‡jv‡K cviw¤K †Ri a‡I 12 ZwiL n‡Z 25 ZwiL chš msNwUZ †jb‡`b¸‡jv Øviv wZb Niv bM`vb eB c¯‘Z Ki|

3| nvq`vi GÛ mÝ-Gi wb‡gv³ †jb‡`bmgn 2011 mv‡ji b‡f¤^i gv‡m msMwVZ n‡q‡QÑ

b‡f: 1 knx‡`i wbKU bM‡` weµq 8,000 UvKv|

b‡f: 4 gwjnvi wbKU n‡Z 5,400 UvKv cwiß Ges evÆv c`vb 100 UvKv|

b‡f: 5 Awd‡mi Rb¨ K¨vjK‡jUi µq 500 UvKv|

b‡f: 8 civZb Avmevecwe weµq 3,000 UvKv|

b‡f: 12 Rvgvj‡K 3,500 UvKvi cY wb®úwË‡Z 3,300 UvKv c`vb|

b‡f: 18 Awd‡mi fvov cwi‡kva 2,500 UvKv|

b‡f: 20 FY MnY 10,000 UvKv|

b‡f: 23 e¨w³MZ c‡qvR‡b D‡Ëvjb 2,000 UvKv|

K) nvq`vi GÛ m‡Ýi 01 Zwi‡Li †jb‡`‡bi Rb¨ K¨vk‡g‡gv c¯‘Z Ki|

L) †jb‡`b mg‡ni wfwË‡Z bM` cwß Rv‡e`v c¯‘Z Ki|

M) †jb‡`b mg‡ni wfwË‡Z bM` c`vb Rv‡e`v c¯‘Z Ki|

4. Rbve wKmji e¨emv‡q Rvbqwi 2012 gv‡m wb‡gv³ †jb‡`bM‡jv m¤úb nq|

Rvb: 1 bM` 50,000UvKv I 2,00,000UvKvi e¨vsK Znwej wb‡q e¨emvq ki K‡ib|

Rvb: 4 bM‡` cY¨ µq 15,000 UvKv

Rvb: 5 cY¨ weµq 2,00,000 UvKv hvi 5% †P‡K

Rvb: 7 e¨emv‡qi Rb¨ gvcvi ‡¯<j µq 7,000 UvKv

Rvb: 8 5 Zwi‡Li †PKwU cZ¨vL¨vZ nj

Rvb: 10 †P‡K KgPvixi †eZb c`vb 2,500 UvKv

Rvb: 12 e¨vsK †_‡K D‡Ëvjb 12,000UvKv

Rvb: 15 iZ‡bi wbKU weµq 3500 UvKv

Rvb: 18 e¨emv‡qi Rb¨ Avmevecî µq 25,000 UvKv

Rvb: 20 weµqKgxi Kwgkb c`vb 5,000 UvKv

Rvb: 25 e¨vs‡K Rgv †`qv nj 5,000UvKv

Rvb: 30 iZ‡bi wbKU †_‡K cwß 2,500 UvKv

K) Rbve wKmji e¨emv‡qi K›Uv Gw›Ui cwigvY KZ?

L) Dch³ †jb‡`b¸‡jv Rbve wKmji bM` cwß Rv‡e`vq wjwce× Ki|

M) Dch³ †jb‡`b Øviv Rbve wKmji GKwU Dch³ bM`vb eB ^Zwi Ki|

5| 2012 mv‡ji Rvbqwi gv‡m Rbve wK‡kv‡ii e¨emv‡q wb‡gv³ †jb‡`b¸‡jv msNwUZ nq

Rvbqwi 1 bM` D×Ë 30,000UvKv Ges e¨vsK RvgwZwi³ 25,000 UvKv

Rvbqwi 3 Rwni †UWvm n‡Z 5% evUvq 10,000 UvKv

Rvbqwi 5 gwjK e¨w³MZ c‡qvR‡b e¨emvq n‡Z 1,500 UvKv wb‡jb

Rvbqwi 10 e¨vsK n‡Z D‡Ëvjb 10,000 UvKv

Rvbqwi 15 cb¨ µq K‡i †P‡K gj¨ cwi‡kva 7,000 UvKv

Rvbqwi 20 KgPvixi †eZb c`vb 4000 UvKv

Rvbqwi 25 gwjK e¨w³MZ A‡_ e¨emv‡qi Rb¨ Avmevecî µq Ki‡jb 13000 UvKv

Rvbqwi 28 mg‡bi wbKU n‡Z 3,850 UvKv cvIqv †Mj Ges Zv‡K 150 UvKv evUv †`qv nj

Rvbqwi 29 Rwni †UWv‡mi cvIbv 9,500UvKvi cYwb®úwË‡Z 9,350 UvKv c`vb Kiv nj

Rvbqwi 31 2500 UvKv bM` DØË nv‡Z †i‡L Aewkó UvKv e¨vs‡K Rgv †`qv nj|

K) †h †jb‡`b¸‡jv bM`vb eB‡qi Ašf³ n‡e bv †m¸‡jvi Rv‡e`v `wLjv `vI|

L) Dch³ †jb‡`b¸‡jv Øviv Rbve wK‡kv‡ii GK Niv bM`vb eB c¯‘Z Ki|

M) Dch³ †jb‡`b¸‡jv n‡Z bM` c`v‡bi Rb¨ c‡hvR¨ eB‡Z `wLjv `vI|

beg Aa¨vq

†ilqvwgj

e¨emv‡qi jvf ¶wZ I Aw_K Ae¯’v wbY‡qi c‡e wjwce×KZ wnmv‡ei wbfjZv hvPvB Kiv GKvš c‡qvRb| MwYwZK ï×Zv hvPvB bv K‡iB hw` Aw_K weeiYx c¯‘Z Kiv nq, Z‡e c¯‘ZKZ weeiYx mwVK Z_¨ bvI cKvk Ki‡Z cv‡i| wnmve msi¶‡Y †h mKj fj nlqvi m¤vebv _v‡K, Zv mZKZvi mwnZ we‡ePbv K‡i LwZqv‡bi DØË Øviv †ilqvwgj c¯‘Z Kiv nq| LwZqv‡bi †WweU DØËmg‡ni †hvMdj †µwWU DØËmg‡ni †hvMd‡ji mgvb n‡j a‡i †bqv nq wnmve MwYwZKfv‡e wbfj n‡q‡Q| †ilqvwgj c¯‘‡Zi d‡j mn‡RB fj D`NwUZ nq Ges fj ms‡kva‡bi c‡qvRbxq c`‡¶c MnY Kiv hvq|



GB Aa¨vq †k‡l Avgiv Ñ

- wnmv‡ei DØË w`‡q h_vh_ Q‡K †ilqvwgj c¯‘Z K‡i wnmv‡ei MwYwZK wbfjZv cix¶v Ki‡Z cvie|
- wnmve wjL‡bi fj¸‡jvi g‡a¨ †Kvb ¸‡jv †ilqvwg‡ji Miwgj NUv‡e Ges †Kvb ¸‡jv Miwgj NUv‡e bv Zv kbv³ Ki‡Z cvie|
- AwbwðZ wnmv‡ei c‡qvRbxqZv e¨vL¨v Ki‡Z cvie|
- AwbwðZ wnmve L‡j mvgwqK fv‡e †ilqvwg‡ji Dfq w`‡K †gjv‡Z cvie|

†ilqwg‡ji avivY :

LwZqv‡bi wnmve¸‡jvi MwYwZK wbfjZv hvPvB Kivi Rb¨ †Kvb wbw`ó w`‡b GKLvbv c_K LvZvq ev KvM‡R mKj wnmv‡ei DØË ¸‡jv‡K †WweU I †µwWU GB `B fv‡M wef³ K‡i †h weeiYx c¯‘Z Kiv nq Zvnv‡KB †ilqwgj e‡j| †ilqwg‡ji †WweU w`‡Ki †hvMdj †µwWU w`‡Ki †hvMd‡ji mgvb n‡j mvavivYZ a‡i †bqv nq †h, LwZqv‡b †Kvb MwYwZK fj †bB| Aci c‡¶ `B w`‡Ki †hvMdj mgvb bv n‡j eS‡Z n‡e `ÔZidv `wLjv Abmv‡i wnmve msi¶‡Y †Kvb fj-ÎwU Av‡Q|

D‡Ïk¨ :

†ilqwg‡ji D‡Ïk¨mgn wbb¥ic :

1| Rv‡e`v I LwZqv‡b †jb‡`b ¸‡jv mwVKfv‡e wjwce× Kiv n‡q‡Q wKbv Zv hvPvB Kiv †ilqwg‡ji GKwU gL¨ D‡Ïk¨|

2| Aw_K weeiYx Z_v wek` Avq weeiYx I Aw_K Ae¯’vi weeiYx c¯ÍZ mnRZi Kiv|

3| Rv‡e`v I LwZqv‡b †Kvb fjÎwU _vK‡j Zv DrNvUb I ms‡kvab Kiv|

4| `ÔZidv `wLjv c×wZ †gvZv‡eK Rv‡e`v I LwZqv‡b †jb‡`b wjwce× n‡q‡Q wKbv Zv wbwðZ nIqvi Rb¨ †ilqwgj c¯‘Z Kiv nq|

5| LwZqv‡bi mKj †Ri GK mv‡_ _v‡K e‡j Aw_K weeiYx c¯‘‡Z mgq I k‡gi AcPq †iva nq|

6| †ilqwg‡ji mvnv‡h¨ Kviev‡ii Aw_K Ae¯’v m¤ú‡K avivY cvIqv hvq|

| KvR: wnmv‡ei MwYwZK ï×Zv hvPvB KivB †ilqwgj ^Zwii gj D‡Ïk¨-gše¨ Ki| |
|---|

†ilqwgj c¯‘Z cYvjx :

†jb‡`b wPwýZ Kivi ci cv_wgKfv‡e †m¸‡jv‡K Rv‡e`vq Zwi‡Li µgvbmv‡i wjwce× Kiv nq| cieZx‡Z c‡Z¨KwU wnmv‡ei Avjv`v Avjv`v wk‡ivbv‡gi gva¨‡g cvKvcwK fv‡e LwZqv‡b ¯’vbvš‡i gva¨‡g DØË wbYq Kiv nq| Rv‡e`v bv K‡il mivmwi wnmve¸‡jv‡K LwZqv‡b ¯’vbvš‡ii gva¨‡g DØË wbYq Kiv hvq| LwZqv‡bi mKj wnmv‡ei DØË wbYq Kivi ci †WweU DØË¸‡jv‡K †WweU w`‡K Ges †µwWU DØË ¸‡jv‡K †µwWU w`‡K GKwU Avjv`v KvM‡R ev LvZvq wjwce× K‡i †ilqwgj c¯‘Z Kiv nq| GLv‡b D‡jL¨ †h mvavivYZ mgvcbx gR`cY¨ †ilqwg‡j Ašf³ nq bv| wKš cvi¤¤K gR`cY¨ †ilqwg‡j Ašf³ K‡i Dfq w`‡Ki †hvMdj wbYq Kiv nq| hw` Dfq w`‡K †hvMdj wg‡j hvq Z‡e cv_wgKfv‡e a‡i †bqv nq wnmv‡ei MwYwZK ï×Zv mwVK Av‡Q|

†ilqwg‡ji bgbv QK : cwZôv‡bi bvg

†ilqwgj

..... mv‡ji Zwi‡Li

µwgK/ †KvW bs	wnmv‡ei wk‡ivbvg	L: c:	†WweU UvKv	†µwWU UvKv

†h‡nZ †ilqwgj wnmv‡ei †Kvb Ask bq, †m‡nZ †ilqwg‡ji †Kvb ¯^xKZ QK †bB| ZvQvov IASC (International Accounting Standard Committee) †Kvb mwbw`ó QK c`vb K‡iwb| D‡jwLZ QKwU‡KB eûjfv‡e e¨envi Kiv nq|

wb‡g †ilqwg‡ji Q‡Ki wewfb N‡ii eYbv †`lqv n‡jv :

1| µwgK/‡KvW bs : hw` wnmv‡ei †Kvb †KvW bs _v‡K Z‡e wnmv‡ei weci x‡Z †mB †KvW bs, wnmv‡ei †KvW bs bv _vK‡j avivewKfv‡e µwgK bs emv‡Z nq| †hgb- 1, 2, 3 BZ¨vw`|

2| wnmv‡ei wk‡ivbvg: LwZqvb t_‡K †h mg¯Í wnmv‡ei DØË Avbv nq ‡m¸‡jvi wk‡ivbvg emv‡Z nq| †hgb- gjab wnmve, Avmevecî wnmve, †eZb wnmve BZ¨vw`|

3| LwZqvb cô v: LwZqv‡bi †h cô v n‡Z wnmv‡ei DØË †ilqwg‡j ¯'vbvši Kiv n‡q‡Q, GBN‡i †mB cô v bs wjL‡Z nq| d‡j fjÎwU n‡j Le mn‡RB D`NvUb Kiv hvq|

4| †WweU DØË UvKv: LwZqv‡bi wewfb wnmv‡ei †WweU DØË¸‡jvi UvKvi cwigvb G N‡i wjL‡Z nq|

5| †µwWU DØË UvKv : LwZqv‡bi wewfb wnmv‡ei †µwWU DØË¸‡jvi UvKvi cwigvb G N‡i wjL‡Z nq|

†ilqwgj c¯'ZKi‡Y we‡eP¨ welqmgn:

†ilqwgj ^Zwii gj D‡Ïk¨ n‡"Q wnmv‡ei MwYwZK ï×Zv hvPvB Kiv| †m j‡¶¨B cwZwU DØË hv‡Z K‡i mwVKfv‡e †ilqwg‡j Ašf³ nq Zvi Rb¨ †ilqwgj c¯'‡Zi c‡e we‡kl mZKZv Ges wKQ welq we‡ePbv K‡i †ilqwgj c¯'Z Kiv nq| Kvievi ¯^v‡_B †ilqwgj c¯'Z Kivi c‡e wbbwjwLZ welq¸‡jv we‡ePbv Ki‡Z nq|

1| gR`cY¨ wjwce×Ki‡Y mZKZv Aej¤^b Ki‡Z nq| cvi¤K gR` cY¨ I mgvcbx gR` cY¨ `wU †`qv _vK‡j mvavi YZ cvi¤K gR`cY¨ †ilqwg‡j Avm‡e| mgvcbx gR`cY¨ mvavi YZ wnmve Kvj †kl nlqvi ci MYbv Kiv nq| ZvB mgvcbx gR`cY¨ LwZqv‡b _v‡K bv|

2| cvi¤K nv‡Z bM` Ges cvi¤K e¨vsK Rgv †ilqwg‡j Avm‡e bv| KviY mgvcbx nv‡Z bM` I mgvcbx e¨vsK Rgvi g‡a¨B cvi¤K †Ri Ašf³ _v‡K| Avgiv †h Zwi‡Li †ilqwgj c¯'Z Kwi †mB Zwi‡Li †RiB †`Lv‡bv nq|

3| H mg¯Í wnmve †hM‡jv‡Z c`Ë bv cvß D‡jL _v‡K bv, †m‡¶‡Î D³ wnmve ¸‡jv‡K c`Ë a‡i †ilqwg‡ji †WweU w`‡K wjL‡Z n‡e| †hgb Ñ fvov, evUv, Kwgkb, m` BZ¨vw`|

4| †ilqwg‡j hw` Mowgj nq Ges D³ Mowg‡ji d‡j hw` †µwWU cvk †QvU nq Ges †µwWU cv‡k hw` gjab †`qv bv _v‡K Z‡e D³ Miwgj DØË‡K AwbwðZ wnmve bv wj‡L gjab wnmv‡e †jLv †h‡Z cv‡i| KviY cwZwU e¨emv cwZôv‡bB gjab _v‡K|

5| weµq LwZqv‡bi DØË‡K †`bv`vi wnmve a‡i †WweU Ki‡Z n‡e|

6| µq LwZqv‡bi DØË‡K cvIbv`vi wnmve a‡i †µwWU Ki‡Z n‡e|

7| mvavi YZ wk¶vbwek fvZv cwZôvb c`vb K‡i _v‡K e‡j G‡K †WweU Ki‡Z n‡e|Ges wk¶vbwek †mjvgx cwZôvb †c‡q _v‡K e‡j GwU‡K Avq a‡i †µwWU Ki‡Z nq|

8| m¤ve¨ `vq I m¤ve¨ m¤ú` †ilqwg‡ji wfZ‡i Avm‡e bv| KviY G¸‡jv wbwðZ `vq ev m¤ú` bq m¤ve¨ `vq I m¤ú`‡K cv`UxKv wnmv‡e †ilqwg‡ji wb‡P †`Lv‡Z n‡e|

mKj cKvi mZKZvgjK e¨e¯'v †bqvi cil hw` †ilqwg‡ji `B cv‡‡k bv wg‡j †m‡¶‡Î mvgwqK mg‡qi Rb¨ Miwg‡ji cwigvY‡K AwbwðZ wnmve (Suspense Account) a‡i †ilqwg‡ji Dfq cvk mgvb Kiv nq|

KvR : †Kvb †Kvb wnmve¸‡jv †ilqwg‡ji wfZ‡i Ašf³ nq bv- Zv wPwýZ Ki|

LwZqv‡bi †WweU DØË I †µwWU DØË †ilqwg‡ji Aš—f³ Ki‡Yi gva¨‡g †ilqwgj c¯‘ZKiY t

LwZqv‡bi †WweU DØË hv †ilqwg‡ji †WweU w`‡K em‡e	LwZqv‡bi †µwWU DØË hv †ilqwg‡ji †µwWU w`‡K em‡e		
K) hveZxq m¤ú`mgn: fwg, `vjvb‡KvVv, BRviv m¤ú`, Avmevecwi, hš¿cwZ, wewb‡qvM, †`bv`vi wnmve, cvc¨ †bvU, cvi¤¤K gR`, bM`, mbvg BZ¨vw`	hveZxq `vqmgn: cvIbv`vi wnmve, c‡`q †bvU, gjab, e¨vsK RgwZwi³ FY BZ¨vw`		
L) hveZxq LiP/ e¨q mgn: µq, gRix, †eZb, weÁvcb, fvov, Kwgkb, †givgZ, Awdm LiP, AePq, Abv`vqx †`bv, evÆv BZ¨vw`	hveZxq Avq/ jvf mgn: weµq, cvß m`, cvß evUv, wk¶vbwek †mjwg, wewb‡qv‡Mi m`, e¨vsK Rgvi m` BZ¨vw`		
M) AwMg LiP: AwMg c`Ë †eZb, fvov, gRix BZ¨vw` AwMg A_ c`vb GK ai‡Yi m¤ú` , KviY Gi Øviv fwel¨‡Z mweav cvIqv hv‡e		AbcwRZ Avq: AwMg fvov cwß, AwMg civgk wd cwß AwMg A_ MnY GK ai‡Yi `vq, KviY GRb¨ fwel¨‡Z †mev c`vb Ki‡Z n‡e	
N) cvc¨ Avqmgn: wewb‡qv‡Mi cvc¨ m`, e‡Kqv Kwgkb, cvßfvov, KviY fwel¨‡Z G UvKv cvIqv hv‡e e‡j GB¸‡jv m¤ú` aiv nq		†h †Kvb ai‡Yi mwÂwZ: Abv`vqx cvIbv mwÂwZ, †`bv`vi evUv mwÂwZ, mvavib mwÂwZ BZ¨vw`	
O) weµq †diZ, D‡Ëvjb, c`Ë Fb BZ¨vw`		µq †diZ	

†ilqwg‡j †h mg¯Í fj aiv c‡o :
mKj ai‡bi mZKZv gjK e¨e¯’v †bqvi cil Awb”QvKZfv‡e wKQ fj N‡U †h‡Z cv‡i †h mg¯Í f‡ji Kvi‡Y †ilqwgj Awgj nq| †m mg¯Í fj¸‡jv Le mn‡RB L‡R †ei K‡i †ilqwgj ms‡kvab Kiv hvq| aiv cov fj¸‡jv n‡”Q wbb¥ic:

1| ev` covi fj :
Rv‡e`v †_‡K LwZqv‡b ¯’vbvš‡ii mgq †Kvb GKwU wnmve ev` c‡o †M‡j A_ev ïa gvÎ GKwU c¶ wnmve f³ Ki‡j A_ev LwZqv‡bi DØË †ilqwg‡j ¯’vbvši bv Kiv n‡j| †hgb: iwng‡K 5,000 UvKv bM` c`vb|

Rv‡e`v : iwng wn:------†WweU 5,000 UvKv
bM`vb wn:------ †µwWU 5,000 UvKv
GB †jb‡`‡bi Rb¨ LwZqv‡b hw` ïagvÎ iwng wn: DVv‡bv n‡jv ev bM` ¯’vbvši nj A_ev iwng wnmv‡ei DØË †ilqwg‡j Aš—f³ n‡jv bv |

2| †jLvi fj :
Rv‡e`v †_‡K LwZqv‡b ¯’vbvš‡ii mgq hw` GK wnmv‡ei †WweU Ab¨ wnmv‡ei †µwWU w`‡K A_ev †µwWU wnmve‡K †WweU w`‡K †jLv nq A_ev LwZqv‡b `Ðevi †jLv nq | †hgb :

Rv‡e`v : iwng wn:------ †WweU 5,000 UvKv
bM`vb wn:----- †µwWU 5,000 UvKv
GLv‡b iwng wn: †WweU‡K hw` LwZqv‡b †µwWU w`‡K wjLv nq Ges bM`vb wnmve †µwWU‡K hw` †WweU w`‡K †jLv nq Ges iwng wnmve †WweU Kiv nq | Zvn‡j GiKg fj‡K †jLvi fj ejv n‡e|

3| UvKvi As‡K fj :
Rv‡e`v †_‡K LwZqv‡b ¯’vbv‡š‡ii mgq hw` mgcwigvY UvKv w`‡q †WweU †µwWU bv Kiv nq ev Rv‡e`v Kivi mgq hw` fjekZ : Kg ev †ewk As‡K †jLv nq| †hgbÑ †eZb cwi‡kva 2,000 UvKv

Rv‡e`v : †eZb wn:- - - - - - - - †WweU 2,000 UvKv
bM`vb wn:- - - - - - - †µwWU 20,000 UvKv

A_ev LwZqv‡b †eZb †jLv n‡jv Ñ20,000 UvKv
bM` †jLv n‡jv Ñ 2,000 UvKv

4| LwZqv‡bi DØË wbY‡q fj :
Rv‡e`v †_‡K LwZqv‡b ¯’vbv‡š‡ii ci hLb `B cv‡ki †hvMdj Gi gva¨‡g DØË wbYq Kiv nq ZLb fj n‡j| †hgb-

bM`vb wnmve

†WweU †µwWU

ZwiL 2011	weeiY	Rv: c:	UvKv	ZwiL 2011	weeiY	Rv: c:	UvKv
†de: 1	gjab wnmve		1,00,000	†de: 2	AvmevecÎ wnmve		20,000
,, 5	weµq wnmve		25,000	†de: 18	cvIbv`vi wnmve		10,000
				†de: 28	e¨vsK wnmve		15,000
				†de: 28	†eZb wnmve		5,000
				†de: 28	e¨v‡jÝ wm/wW		65,000
			1,25,000				1,25,000
gvP 1	e¨v‡jÝ we/wW		65,000				

D‡jwLZ LwZqv‡b DØË nevi K_v 75,000 UvKv wKš fj K‡i †jLv nj 65,000UvKv|

5| LwZqvb DØË †ilqwg‡j ¯’vbv‡š‡i fj:
hw` LwZqv‡bi DØË †ilqwg‡j ¯’vbv‡š‡ii mgq fj K‡i †WweU DØË‡K †ilqwg‡ji †µwWU w`‡K Ges †µwWU DØË‡K †WweU w`‡K †jLv nq A_ev fj As‡K †ilqwg‡j ¯’vbv‡ši Kiv nq| †hgb:Ñ

LwZqv‡b : bM` DØË Ñ 15,000 †WweU
gjab Ñ 35,000 †µwWU
weµq Ñ 25,000 †µwWU
AvmevecÎ Ñ 12,000 †WweU

†i l qwgj

bs	wnmv‡ei wk‡ivbvg	L: c:	†WweU UvKv	†µwWU UvKv
1	bM`			15,000
2	gjab			35,000
3	weµq		25,000	
4	Avmevecî		12,000	

6| †i l qwg‡ji †WweU I †µwWU w`‡Ki †hvMd‡ji wbY‡q f j Ki‡j :

LwZqv‡bi mKj DØË mwVKfv‡e †i l qwg‡j ¯’vbvši Kivi ci hw` †WweU w`‡Ki †hvMdj I †µwWU w`‡Ki †hvMdj wbY‡q f j nq| †hgb:Ñ

†i l qwgj

31†k wW‡m¤^i 2011

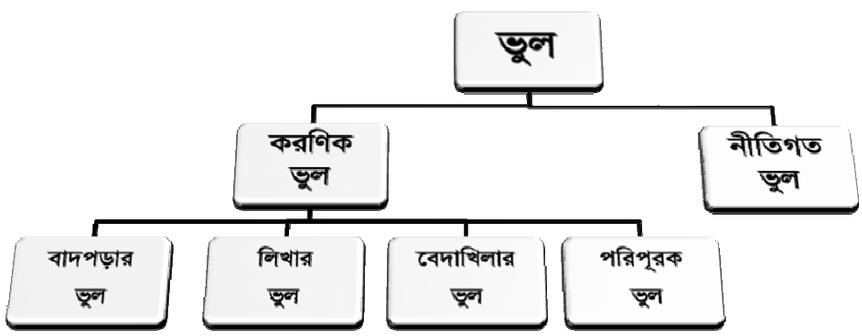
†KvW bs	wnmv‡ei wk‡ivbvg	L: c:	†WweU UvKv	†µwWU UvKv
1	bM`		25,000	
2	weµq			30,000
3	Avmevecî		10,000	
4	gjab			20,000
5	wewb‡qvM		15,000	
6	AwbwðZ wnmve			5,000
			55,000	55,000

KvR: †i l qwg‡ji Dfq cv‡ki †hvMdj mgvb n‡j I wn‡m‡ei wbfjZv m¤ú‡K c‡ivcwi wbwðZ nlqv hvq bv- Zwg wK G wel‡qi mv‡_ GKgZ? gše¨ Ki|

†h mg¯Í f j †i l qwg‡j aiv c‡o bv :

†i l qwg‡ji Dfq w`K wg‡j hvIqvi A_ GB bq †h, wnmve kZfvM wbfj|

mvaviYZ †i l qwgj wg‡j †M‡j a‡i †bqv nq †h, wnmv‡ei MwYwZK ï×Zv wVK Av‡Q| wKš wnmv‡ei g‡a¨ Ggb wKQ f j t_‡K hvq †h¸‡jv †i l qwg‡ji gva¨‡g aiv c‡o bv| GB ai‡bi f j‡K cavbZ `Ôfv‡M fvM Kiv hvq | wb‡g f‡ji cKvi‡f‡`i eYbv Kiv n‡jv:



1| KiwYK fj :

K) ev` covi fj :

†jb‡`b msNwUZ nIqv ¯^‡Ë Dnv f‡j cv_wgK wnmv‡ei eB‡q wjLv bv n‡j LwZqv‡bi †Kvb wnmv‡eB wjwce× n‡e bv | Avevi †jb‡`b cv_wgK eB‡q wjwce× n‡jI Dnv LwZqv‡bi †Kvb w`‡KB Z_v †WweU ev †µwWU †Kv_vI wjwce× Kiv n‡jv bv| GB RvZxq fj‡KB ev` covi fj ejv nq| GB ai‡bi f‡ji Kvi‡b †ilqwg‡ji Dfq w`‡K Kg UvKv wjLv n‡e, d‡j †ilqwgj wg‡j hv‡e wKš fj t_‡K hv‡e| †hgb:Ñ

wg: mxgv‡ši wbKU evKx‡Z cY¨ weµq 5,000 UvKv| Bnv weµq ewn‡Z †gv‡UI wjLv n‡jv bv d‡j LwZqv‡bi †Kv_vI †Zvjv nj bv| wKš †ilqwgj wg‡j hv‡e|

L) wjLvi fj :

cv_wgK wnmv‡ei eB‡Z †Kvb †jb‡`‡bi cwigvb Kg/†ewk †jLv n‡j Zvnv LwZqv‡bi mswkó wnmv‡ei Dfq w`‡KB D³ AsK †ewk ev Kg †jLv n‡e| GB f‡ji Kvi‡Y †ilqwgj wg‡j †h‡Z †Kvb Amwea n‡e bv| †hgb:Ñ

iZb Gi wbKU 5,000 UvKvi cY¨`e¨ weµq Kiv n‡qwQj| hw` weµq ewn‡Z 5,000 UvKvi RvqMvq 50,000 UvKv wjLv nq Zv n‡j iZb wnmve I weµq wnmve DfqB wnmv‡eB 45,000 UvKv †ewk †jLv n‡e Ges †ilqwgj wg‡j hv‡e|

M) †e`wLjvi fj :

cv_wgK wnmv‡ei eB n‡Z LwZqv‡b wnmve ¯’vbvš‡ii mgq GKwU wnmv‡ei cwie‡Z Ab¨ GKwU wnmv‡ei mwVK w`‡K UvKvi AsK †jLv n‡j †h fj nq Dnv‡K †e`wLjvi fj e‡j| GB RvZxq fj †ilqwg‡j aiv co‡e bv | †hgb: Kvjv‡gi wbKU n‡Z 20,000 UvKv bM` cvIqv †Mj| Bnv †WweU w`‡K wVKB †jLv n‡q‡Q wKš †µwWU w`‡K Kvjv‡gi cwie‡Z mvjv‡gi wn‡m‡e †µwWU Kiv n‡q‡Q| Bnv‡ZI †ilqwgj wg‡j hv‡e|

N) cwiciK ev ¯^qsms‡kvaK fj :

wnmvei¶‡Ki AÁvZmv‡i GKwU fj Ab¨ GKwU fj `wLjv Øviv Dfq w`‡K mgvb n‡q †M‡j Dnv‡K ¯^qsms‡kvaK ev cwiciK fj ejv nq| †hgb:Ñ

wknv‡ei wnmv‡e 5,000 UvKv †WweU nIqvi K_v wQj| f‡j Dnv 500 UvKv †WweU n‡q‡Q| Avevi Rwg‡ji wnmv‡e 5,000 UvKv †µwWU nIqvi K_v wQj| f‡j 500 UvKv †µwWU Kiv n‡q‡Q| d‡j Dfq w`‡K 4,500 UvKv Kg †jLv n‡q‡Q| wKš GB f‡ji Rb¨ †ilqwgj wg‡j hv‡e|

cwi‡k‡l ejv hvq D‡jwLZ cvP ai‡bi fj _vKv ¯^‡ZI †ilqwgj wg‡j hv‡e wKš †ilqwg‡j fj t_‡K hv‡e|

2| bxwZMZ fj: wnmveweÁvb Áv‡bi AÁZvi Kvi‡Y A_ev wnmveweÁv‡bi ¯^xKZ ixwZ bxwZ jsN‡bi gva¨‡g ‡h fj msNwUZ n‡q _v‡K Zv‡KB bxwZMZ fj e‡j | bxwZMZ fj wb‡b¥³ fv‡e n‡Z cv‡i| †hgb–

gjab RvZxq e¨q‡K gbvdvRvZxq Ges gbvdvRvZxq e¨q‡K gjab RvZxq e¨q wnmv‡e wjwce×Ki‡Yi gva¨‡g bxwZMZ fj nq Ges GB f‡ji Kvi‡Y †ilqwgj wg‡j hv‡e wKš fj t_‡K hv‡e| KviY †h †Kvb cKvi Li‡PiB †WweU D×Ë n‡q _v‡K| D`vniY ¯^ic ejv hvq

K) KjKâv µq 50,000 UvKv

fjekZ : KjKâv †WweU bv K‡i µq wnmve †WweU Kiv n‡q‡Q|

L) KjKRv †givgZ LiP Ñ 5,000 UvKv

fjekZ †givgZ LiP †WweU bv K‡i KjKâv wnmve‡K †WweU Kiv n‡q‡Q|

KvR : †ilqwgj wg‡j †M‡jI †h mg¯Í fj aiv c‡o bv, †m¸‡jv wK wK? wPwýZ Ki|

Aï× †ilqwgj ï× Kivi Dcvq :

GKwU Miwgj ev Aï× †ilqwgj ï× Kivi †Kvb ¯^Ztwm× wbqg †bB| †ilqwg‡ji Dfq cvk Miwgj n‡j eS‡Z n‡e †ilqwg‡j †Kvb fj Av‡Q| mZivs fj µwU L‡R †ei K‡i †ilqwgj ms‡kvab Kivi Rb¨ wb‡gv³ e¨e¯'v Mnb Kiv †h‡Z cv‡i |

1| mec_g †ilqwg‡ji Dfqw`‡Ki †hvMdj Z_v †WweU I †µwWU cv‡ki †hvMdj wVK Av‡Q wKbv cix¶v K‡i †`L‡Z n‡e|

2| LwZqv‡bi cwZwU wnmv‡ei ‡Ri †ilqwg‡ji †Zvjv n‡q‡Q wKbv †`L‡Z n‡e|

3| wnmv‡ei †WweU I †µwWU DØË¸‡jv h_vµ‡g †ilqwg‡ji †WweU I †µwWU w`‡K †jLv n‡q‡Q wKbv †`L‡Z n‡e|

4| Rv‡e`v n‡Z †jb‡`b¸‡jv LwZqv‡bi mswkøó wnmv‡e wVKgZ †Zvjv n‡q‡Q wKbv cix¶v K‡i †`L‡Z n‡e|

5| LwZqv‡bi †h †Kvb wnmv‡ei DØË †ilqwg‡j fj A‡¼ fj N‡i †Zvjv n‡q‡Q wKbv cix¶v K‡i †`L‡Z n‡e|

6| †ilqwg‡ji †WweU I †µwWU cv_K¨ iwkUv‡K 2 `B Øviv fvM K‡i AZtci wbYxZ iwki †Kvb DØË _vK‡j Zv mwVK N‡i Av‡Q wKbv †`L‡Z n‡e| hw` bv _v‡K Z‡e eS‡Z n‡e fj N‡i †jLvi `ib cv_K¨U wØ¸Y n‡q‡Q|

7| ceeZx eQ‡ii wnmv‡ei †Ri mgn PjwZ eQ‡i LwZqv‡b wVKgZ †Zvjv n‡q‡Q wKbv Zv wgwj‡q †`L‡Z n‡e|

Dch³ Dcv‡q c‡Póv Pvjvevi cil hw` fj aiv bv c‡o Zvn‡j AwbwðZ wnmve L‡j mvgwqKfv‡e †ilqwgj wgwj‡q mgvß Ki‡Z n‡e Z‡e cieZx‡Z fj ms‡kvab K‡i Aek¨B AwbwðZ wnmve eÜ Ki‡Z n‡e|

AwbwðZ wnmve :

mvaviYZ: †ilqwg‡ji `Bcvk mgvb Kivi Rb¨ mvgwqK mg‡qi Rb¨ †h wnmve †Lvjv nq Zv‡KB AwbwðZ wnmve e‡j| wnmv‡ei MwYwZK ï×Zv hvPvB Ki‡Yi D‡Ï‡k¨B mvaviYZ †ilqwgj c¯'Z Kiv nq| †jb‡`b¸‡jv Rv‡e`v †_‡K LwZqv‡b Ges LwZqvb †_‡K †ilqwg‡j ¯'vbvši cwµqvq †Kvb ai‡bi fjÎwU _vK‡j Zv ms‡kvab K‡i cwZôv‡bi Aw_K weeiYx c¯'Z K‡i cKZ wPÎ cKvk Kiv nq| wKš †ilqwg‡ji fj L‡R †ei bv Ki‡Z cvivi Kvi‡Y Aw_K weeiYx c¯'Z wejw¤^Z n‡Z cv‡i weavq mvgwqK mg‡qi Rb¨ AwbwðZ wnmv‡ei gva¨‡g †ilqwg‡ji `B cv‡k wgj Kiv nq hv‡Z K‡i Aw_K weeiYx h_vmg‡q c¯'Z Kiv hvq| †ilqwg‡ji †WweU w`‡Ki †hvMdj hw` †µwWU w`‡Ki †hvMdj A‡c¶v †ewk nq Zvn‡j †µwWU w`‡K AwbwðZ wnmve c`kb Ki‡Z nq| Ab¨w`‡K †ilqwg‡ji †µwWU w`‡Ki †hvMdj hw` †WweU w`‡Ki †hvMdj A‡c¶v †ewk nq Zvn‡j †WweU w`‡K AwbwðZ wnmve c`kb Kiv nq| cieZx‡Z hw` fj D`NwUZ nq Z‡e ms‡kvabx Rv‡e`vi gva¨‡g fj ms‡kvab K‡i wnmve eÜ Ki‡Z nq|

| KvR : †ilqwg‡ji Dfqw`‡Ki †hvMd‡j Miwgj †`Lv w`‡j wKfv‡e Zv `ixKiY Ki‡Z nq-eYbv Ki| |
|---|

D`vniY-1:

Rbve gvg‡bi e¨emv‡qi wnmve eB n‡Z 2011 mv‡ji 31 gvP Zwi‡L LwZqvb DØËmgn wQj-

bM`vb wnmve 1,19,000 ; gjab wnmve 1,00,000 ; weµq wnmve 60,000 ; †`bv`vi wnmve 9,000; µq wnmve 20,000 ; †eZb LiP wnmve 3,000 ; evox fvov LiP wnmve 7,000 ; gRix LiP wnmve 2,000 UvKv| 31 gvP Zwi‡Li †ilqwgj c¯'Z Ki |

mgvavb :

Rbve gvg‡bi
†ilqwgj
31 gvP 2011

µ: bs	wnmv‡ei wk‡ivbvg	L: c:	†WweU UvKv	†µwWU UvKv
1	bM`vb wnmve		1,19,000	
2	gjab			1,00,000
3	weµq wnmve			60,000
4	‡`bv`vi wnmve		9,000	
5	µq wnmve		20,000	
6	†eZb LiP wnmve		3,000	
7	evoxfvov LiP wnmve		7,000	
8	gRix LiP wnmve		2,000	
	†gvU=		1,60,000	1,60,000

D`vniY-2 :

†gmwm g³v †UWv‡mi wbb¥wjwLZ LwZqvb DØË mgn n‡Z 2011 mv‡ji 31†k wW‡m¤^i Zwi‡Li †ilqwgj ^Zwi Ki:

wnmv‡ei bvg	UvKv	wnmv‡ei bvg	UvKv	wnmv‡ei bvg	UvKv
gjab	60,000	D‡Ëvjb	2,480	AePq	1,410
gR` cY¨ (1.1.11)	16,400	e¨emvq LiP	990	fvov cwß	430
weµq	81,200	bM` Znwej	800	†eZb LiP	4,300
M¨vm I cwb	840	e¨sK Rgv	5,260	exgv †mjvgx	1,060
fwg I `vjvb†KvVv	20,000	µq	32,160	Avš: †diZ	490
gRix LiP	18,490	Ki I AwfKi	840	c‡`q wej	4,000
†`bv`vi	35,800	Avmevecî	1,250	cvIbv`vi	10,370
Kwgkb	1,470	cvc¨ wej	1,470	ewn: †diZ	6,400
hšcwZ	10,270	e¨sK Rgv (1.1.11)	6,700	e¨vsK PvR	3,370
cwienb LiP	3,370	gR` cY¨ (31.12.11)	19,400	evÆv cwß	120

mgvavb :

†gmwm g³v †UWv‡mi
†ilqwgj
31 wW‡m¤^i 2011

µ: bs	wnmv‡ei wk‡ivbvg	L: c:	†WweU UvKv	†µwWU UvKv
1	gjab			60,000
2	gR` cY¨(1.1.11)		16,400	
3	weµq			81,200
4	M¨vm I cwb		840	
5	fwg I `vjvb†KvVv		20,000	
6	gRix LiP		18,490	
7	†`bv`vi		35,800	
8	Kwgkb		1,470	
9	hšcwZ		10,270	
10	cwienb LiP		3,370	
11	D‡Ëvjb		2,480	
12	e¨emvq LiP		990	
13	bM` Znwej		800	
14	e¨sK Rgv		5,260	
15	µq		32,160	
16	Ki I AwfKi		840	
17	Avmevecî		1,250	
18	cvc¨ wej		1,470	
19	AePq		1,410	
20	fvov cwß			430
21	†eZb LiP		4,300	
22	exgv †mjvgx LiP		1,060	
23	Avš: †diZ		490	
24	c‡`q wej			4,000
25	cvIbv`vi			10,370
26	ewn: †diZ			6,400
27	e¨vsK Pvh		3,370	
28	evÆv cwß			120
	†gvU=		162,520	162,520

KvR :
gvneev †UWv‡mi 2010 mv‡ji 31‡k wW‡m¤^i Gi Aï×fv‡e c¯‘ZKZ †ilqwgjwU ï×fv‡e ^Zwi Ki|

µwgK bs	wnmv‡ei wk‡ivbvg	L: c:	†WweU UvKv	†µwWU UvKv
1	cvi¤K gR` cY¨		50,000	
2	gjab		1,00,000	
3	µq			80,000
4	weµq			1,00,00
5	cvß Kwgkb		10,000	
6	†eZb LiP		20,000	
7	fvov LiP			12,000
8	Abv`vqx †`bv		3,000	
9	hšcwZ		5,800	
10	†`bv`vi			35,000
11	cvIbv`vi		40,000	
12	6% eÜKx FY		10,000	
13	mgvcbx gR` cY¨		80,000	
14	weµq †diZ			2,000
15	AwbwðZ wnmve			89,800
			2,18,800	2,18,800

fj ms‡kva‡bi gva¨‡g AwbwðZ wnmve eÜ Kiv:
wnmv‡ei eB mZKZvi mv‡_ cix¶v-wbix¶vi ci hw` fj A_ev fj¸‡jv m¤úYfv‡e aiv c‡o Zv n‡j ms‡kvabx Rv‡e`v ^Zix K‡i mswkøó LwZqv‡bi wnmveLvZ¸‡jvi DØË ms‡kvab Ki‡Z n‡e, D‡jL¨ hw` wnmve eB‡qi mg`q fj aiv c‡o Zv n‡j D³ fj A_ev fj ¸‡jvi mw¤§wjZ djvdj †ilqwg‡ji `cv‡ki cv_‡K¨i mgvb n‡e| Gic Ae¯’vq AwbwðZ wnmv‡ei DØË k‡b¨ cwiYZ n‡e| Ges D³ AwbwðZ wnmve ¯^vfweKfv‡eB eÜ n‡q hv‡e| Avi hw` m¤úY fj aiv bv c‡o Z‡e AwbwðZ wnmv‡ei D×Ë t_‡K hv‡e Ges D×‡Ëi cKwZ Abhvqx DØZc‡Î c`wkZ nv‡e |

ms‡kvabx Rv‡e`v wjLvi wbqgvejx:
fj `ÎcKvi n‡Z cv‡i-(1) GKw`‡Ki fj, A_vr wnmv‡e GKwU w`‡KB fj n‡q‡Q, Aci w`KwU mwVKfv‡e wjLv n‡q‡Q| G‡¶‡Î f‡ji w`KwU ms‡kvab Kiv n‡e Ges Aci w`KwU AwbwðZ wnmv‡e †`Lv‡bv n‡e| (2) Dfq w`‡Ki fj, A_vr †WweU I †µwWU `ÎwU fj n‡q‡Q| G‡¶‡Î Dfq w`KB wVK Ki‡Z n‡e| d‡j AwbwðZ wnmve cfweZ bvI n‡Z cv‡i| A‡bK mgq †Kvb GKwU wnmve †WweU nIqvi K_v, f‡j Zv †µwWU w`‡K †cw÷s †`qv n‡j, Zv ms‡kva‡bi Rb¨ wØ¸Y UvKv w`‡q †WweU Ki‡Z n‡e| ms‡kvabx Rv‡e`v †`qvi mgq mwVK Rv‡e`v wK nIqvi K_v wQj Ges Avgiv wK Rv‡e`v c`vb K‡iwQ, DfqB we‡ePbv Kiv c‡qvRb| †hgb-weÁvcb evev` 5,000 UvKv c`vb Kiv n‡q‡Q, hv gwbnwi wnmv‡e wjwce× n‡q‡Q|

mwVK Rv‡e`v n‡e:

weÁvcb wnmve †WweU 5,000
bM`vb wnmve †µwWU 5,000

fjekZ Rv‡e`v c`vb Kiv n‡q‡Q :

gwbnwi wnmve †WweU 5,000
bM`vb wnmve †µwWU 5,000

GLv‡b †`Lv hv‡”Q †h bM`vb wnmv‡e †Kvb fj nqwb| weÁvc‡bi cwie‡Z gwbnwi wnmve †jLv n‡q‡Q| mZivs Rv‡e`vi gva¨‡g gwbnwi wnmve ewZj K‡i weÁvcb wnmve wjL‡Z n‡e| AZGe ms‡kvabx Rv‡e`v n‡e:

weÁvcb wnmve †WweU 5,000
gwbnwi wnmve †µwWU 5,000

D`vniY :

2011 mv‡ji 31 †k wW‡m¤^i G c¯‘ZKZ †ilqwg‡j †WweU w`‡Ki †hvMdj A‡c¶v †µwWU w`‡Ki †hvMdj 250 UvKv Kg n‡qwQj, hv AwbwðZ wnmve bv‡g mvgwqKfv‡e ewm‡q †ilqwgj wgjv‡bv n‡q‡Q| G Kvh cwµqvq wbb¥jwLZ fj¸‡jv aiv c‡o‡Q-

1| wgjb Gi wbKU †_‡K 1,000 UvKv cvIqv wM‡q‡Q wKš D³ UvKvi Rb¨ Zv‡`i wnmveLvZ †WweU Kiv n‡q‡Q|

2| µq †diZ 350 UvKv µq wnmv‡ei †WweU cv‡k †jLv n‡q‡Q|

3| µq wnmv‡ei †hvMdj 400 UvKv Kg †`Lv‡bv n‡q‡Q|

4| weµq wnmv‡ei †hvMdj 450 UvKv Kg †`Lv‡bv n‡q‡Q|

5| evÆv cwß 950 UvKv evÆv wnmve- Gi †WweU cv‡k wjwce× n‡q‡Q|

6| Mwje GÛ †Kvs‡K 1,750 UvKv c`vb Zv‡`i wnmve Lv‡Z †µwWU cv‡k wjwce× Kiv n‡q‡Q|

7| weµq ‡diZ 450 UvKv weµq wnmv‡ei †µwWU cv‡k wjwce× Kiv n‡q‡Q|

8| 5,000 UvKvi hš¿cwZ †givgZ f‡j hš¿cwZ wnmv‡e †WweU Kiv n‡q‡Q|

AwbwðZ wnmve ‡Lvjvi gva¨‡g ms‡kvab :

ms‡kvabx Rv‡e`v

ZwiL	wnmv‡ei wk‡ivbvg I e¨vL¨v	L: c:	†WweU UvKv	†µwWU UvKv
2011 wW‡m: 31 (1)	AwbwðZ wnmve wgjb wnmve (wgj‡bi wbKU ‡_‡K cvß UvKvi Rb¨ wgjb wnmve †WweU Kiv n‡qwQj, GLb ms‡kvab Kiv n‡jv)		2000	2000
wW‡m (2)	AwbwðZ wnmve µq wnmve ewn: †diZ wnmve (µq †diZ wnmv‡ei cwie‡Z µq wnmve †WweU Kiv n‡qwQj, GLb ms‡kvab Kiv n‡jv)		700	350 350
wW‡m (3)	µq wnmve AwbwðZ wnmve (µq wnmv‡ei †hvMdj Kg †`Lv‡bv n‡qwQj, GLb ms‡kvab Kiv n‡jv)		400	400

ZwiL	wnmv‡ei wk‡ivbvg I e¨vL¨v	L: c:	†WweU UvKv	†µwWU UvKv
wW‡m (4)	Awb›ðZ wnmve		450	
	weµq wnmve			450
	(weµq wnmv‡ei †hvMdj Kg †`Lv‡bv n‡qwQj, GLb ms‡kvab Kiv n‡jv)			
wW‡m (5)	Awb›ðZ wnmve		1900	
	evÆv cwß wnmve			950
	evÆv c`vb wnmve			950
	(evÆv cwßi Rb¨ f‡j evÆv wnmve †WweU Kiv n‡qwQj, GLb ms‡kvab Kiv n‡jv)			
wW‡m (6)	Mwje GÛ †Kvs wnmve		3500	
	Awb›ðZ wnmve			3500
	(Mwje GÛ †Kv¤úvbxi wnmve‡K †Wwe‡Ui cwie‡Z †µwWU Kiv n‡qwQj, GLb ms‡kvab Kiv n‡jv)			
wW‡m (7)	Avšt †diZ wnmve		450	
	weµq wnmve		450	
	Awb›ðZ wnmve			900
	(weµq †di‡Zi Rb¨ weµq wnmve‡K f‡j †µwWU Kiv n‡qwQj, GLb ms‡kvab Kiv n‡jv)			
wW‡m (8)	‡givgZ wnmve		5,000	
	hšcwZ wnmve			5,000
	(hšcwZ †givg‡Zi Rb¨ f‡j hšcwZ wnmve †WweU Kiv n‡qwQj, GLb ms‡kvab Kiv n‡jv)			

LwZqvb

Awb›ðZ wnmve

†WweU					†µwWU
ZwiL	weeiY	UvKv	ZwiL	weeiY	UvKv
2011			2011		
wW‡m: 31	wgjb	2,000	wW‡m: 31	DØË	250
wW‡m: 31	µq	350	wW‡m: 31	µq	400
wW‡m: 31	ewnt †diZ	350	wW‡m: 31	Mwje GÛ †Kvs	3,500
wW‡m: 31	weµq	450	wW‡m: 31	Avšt †diZ	450
wW‡m: 31	evÆv cwß	1,900	wW‡m: 31	weµq	450
		5,050			5,050

Abkxjbx

eûwbevPbx ck :

1| †ilqwgj c¯'‡Zi D‡Ïk¨ n‡jv-
i) Awf‚K Ae¯v wbYq Kiv
ii) MwYwZK ï×Zv hvPvB Kiv
iii) jvf †jvKmvb wbYq Kiv
wb‡Pi †KvbwU mwVK?
K) i L) ii M) i I ii N) iii

2| †ilqwg‡ji †WweU w`‡K wjwce× n‡eÑ
i) gjab
ii) D‡Ëvjb
iii) weµq †diZ
wb‡Pi †KvbwU mwVK ?
K) i L) ii
M) i I iii N) ii I iii

3| †ilqwg‡j Ašf³ n‡eÑ
i) cviw¤K gR` cY¨
ii) cviw¤K nv‡Z bM`
iii) mgvcwb gR` cb¨
wb‡Pi †KvbwU mwVK ?
K) i L) i I ii
M) ii I iii N) ii

4| †KvbwU Ab¨ wZbwU n‡Z wfb?
K) wk¶vbexk fvZv L) wk¶vbexk †mjvgx
M) exgv †mjvgx N) LvRbv I Ki

5| †ilqwg‡j GKwU wnmv‡ei †WweU ‡Ri 130 UvKv f‡j †µwWU Kjv‡g †jLv n‡q‡Q| Ab¨vb¨ mewKQ wVK _vK‡j †ilqwg‡ji `B cv‡ki cv_K¨ KZ n‡e ?
(K) 130 UvKv (L) 65 UvKv
(M) 310 UvKv (N) 260 UvKv

6| Awbwðqvi wnmve †ilqwg‡j
i) †WweU DØË cKvk K‡i
ii) †µwWU D×Ë cKvk K‡i
iii) †WweU I †µwWU Kjv‡gi cv_K¨ wb‡`k K‡i
wb‡Pi †KvbwU mwVK?
K) i L) i I ii M) ii N) iii

bx‡Pi Ab‡”Q`wUi Av‡jv‡K 7, 8 I 9 bs c‡ki DËi `vI :
Rbve ivûj e¨emv‡qi hveZxq †jb‡`b gjab I gbvdv †kwY‡Z h_vh_fv‡e wef³ K‡i _v‡Kb| wKšs 2012 mv‡ji Rb gv‡m 40,000 UvKv e¨emv‡q e¨envi‡Yi Rb¨ GKwU BqvwiKjvi µq K‡ib Ges Gi ms¯’vcb eve` 4,000 UvKv e¨q nq hv wZwb gRwi wnmv‡e Ašf³ K‡i‡Qb|

7| Rbve ivûj †jb‡`b wjwce× Ki‡Y †Kvb ai‡Yi fj K‡i‡Qb ?
K. ev` covi fj L. †jLvq fj
M. cwiciK fj N. bxwZMZ fj

8| Rbve ivû‡ji fj ms‡kva‡b c‡qvRbxq Rv‡e`v `wLjv `vI :
K. Awdm miÄwgw` wnmve †W: L. Awdm miÄvg wnmve †W:
M. gRwi wnmve †W: bM`vb wnmve †µ: N. ms¯’vcb e¨q wnmve †W: gRix wnmve †µ:

9| Dc‡iv³ 4,000 UvKv mwVKfv‡e wjwce× n‡j e¨emv‡qi Aww_K weeiYx‡Z cfweZ n‡e Ñ
K. PjwZ m¤ú` L. ¯’vqx m¤ú`
M. PjwZ `vq N. `xN‡gqv`x `vq

10| Awbwðqv wnmv‡e cfve co‡eÑ
i) ÒAvmevecÎ µq 45,000 UvKvÓ - µq wnmve †WweU 45,000 UvKv
ii) ÒcY¨ µq 10,000 UvKvÓ- µq wnmve †µwWU 10,000 UvKv
iii) ÒAvmevecÎ †givgZ 2,000 UvKvÓ- Avmevecî wnmve †WweU 2,000 UvKv
wb‡Pi †KvbwU mwVK?
(K) i (L) ii
(M) ii I iii (N) i I iii

mRbkxj ck :
1| wknve GÛ ev`vm Gi 2011 mv‡ji wW‡m¤i gv‡mi LwZqv‡bi DØË¸‡jv wQj wbb¥ic:-

gjab	80,000	exgv †mjvgx	5,000
nv‡Z bM` (01/01/11)	15,000	Avg`vbx ïé	3,500
†`bv`vi	25,000	Kwgkb cwß	2,000
cvIbv`vi	15,000	wewb‡qvM	30,000
D‡Ëvjb	10,000	e¨vsK Rgvi m`	500
µq	30,000	Avmevecî	40,000
weµq	45,000	weÁvcb	1,000
wewb‡hv‡Mi m`	3,000	cvi¤K gR`cY¨	25,000
mgvcbx gR` cY¨	12,000	mgvcbx e¨vs‡K Rgv	6,000

K) wknve GÛ ev`v‡mi †ilqwg‡j †Kvb †Kvb `dv Ašf³ n‡e bv Zvi †gvU cwigvY KZ?
L) D³ LwZqvb DØË Øviv Rbve wknv‡ei GKwU †ilqwgj ^Zwi Ki|
M) D³ †ilqwgj n‡Z gbvdv RvZxq Avq I gbvdv RvZxq e¨‡qi †gvU cwigvb wbbq Ki|

2| Rbve Rwm`ÑGi 2010 mv‡ji 31†k wW‡m¤^i Zwi‡Li DØË¸‡jv wbgic :

gjab	150,000	`vjvb †KvVv	45,000
D‡Ëvjb	50,000	†`bv`vi	30,000
cvc¨ wej	30,000	cvIbv`vi	25,000
c‡`q wej	25,000	†eZb	5,000
mvavi Y mwÂwZ	5,000	wk¶bwek †mjwg (AwMg)	3,000
bM` Znwej (1-1-2010)	6,000	e¨vsK RgwZwi³	2,000
gR` cY¨ (1-1-2010)	40,000	bM` Znwej (31-12-2010)	10,000
Abv`vqx cvIbv	5,000	exgv	8,000
Abv`vqx cvIbv mwÂwZ	3,000	gR` cY¨ (31-12-2010)	35,000

K. Rbve Rwm‡`i †ilqwg‡j †h DØË¸‡jvi Ašf³ n‡e bv Zvi cwigvY KZ?

L. Dch³ DØË¸‡jv Øviv Rbve Rwm`ÑGi e¨emv‡qi †ilqwgj c¯‘Z Ki|

M. Rbve Rwm`ÑGi PjwZ m¤ú` I ¯^í‡gqv`x `v‡qi cwigvY wbYq Ki|

3| †gmvm mv‡jn GÛ †Kvs Gi wnmve i¶K KZK c¯‘ZKZ †ilqwgjwU‡Z wKQ AmvgÄm¨ cwijw¶Z nq| GB ÎwUcY †ilqwgjwU wb‡b¥ c`Ë n‡jv :

†ilqwgj

31 wW‡m¤^i, 2009

µ/bs	wnmv‡ei bvg	L.c.	†WweU UvKv	†µwWU UvKv
1	cvi¤K gR` cY¨		34,000	
2	µq		1,00,000	
3	†eZb		12,000	
4	cvIbv`vi		40,000	
5	‡`bv`vi		16,000	
6	e¨vsK Rgvi DØË			45,000
7	Avšt‡diZ		3,000	
8	ewngLx enb LiP			5000
9	c‡`q wej		20,000	
10	MnxZ FY			13000
11	`vjvb‡KvVv		55,000	
12	eivÏKZ evÆv			10000
13	gjab			67000
14	weµq			140000
			280000	280000

K. †gmvm mv‡jn GÛ †Kvs Gi gjab RvZxq cwß i cwigvY wbYh Ki|

L. Dch³ Z‡_¨i Av‡jv‡K gbvdv RvZxq e¨‡qi cwigvY wbicY Ki|

M. DÏxc‡Ki Av‡jv‡K †gmvm mv‡jn GÛ †Kvs Gi GKwU ï× †ilqwgj c¯‘Z Ki|

4| Awn wmiwgKm e¨emv‡qi MwYwZK ï×Zv hvPvB‡qi D‡Ï‡k¨ 2011 mv‡ji 31†k wW‡m¤^i Zwi‡L wbb¥jwLZ LwZqvb DØ‡Ëi Z_¨ mieivn K‡i:

gjab	94,000 UvKv	exgv †mjvgx	5,000 UvKv
nv‡` bM` (1/1/2011)	15,000 UvKv	Avg`wb ké	3,500 UvKv
†`bv`vi	25,000 UvKv	Kwgkb cwß	2,000 UvKv
cvIbv`vi	15,000 UvKv	wewb‡qvM	15,000 UvKv
D‡Ëvjb	10,000 UvKv	e¨vsK Rgvi m`	500 UvKv
µq	30,000 UvKv	Avmevecî	40,000 UvKv
weµq	45,000 UvKv	cviw¤` gR` cY¨	25,000 UvKv
wewb‡qv‡Mi m`	3,000 UvKv	mgvcbx e¨vsK Rgv	6,000 UvKv
mgvcbx gR` cY¨	12,000 UvKv		

K) Awn wmiwgKm Gi †ilqwg‡j †gvU KZ UvKv Aš‘³ n‡e bv Zv wbYq Ki|

L) Dch³ Z‡_¨i Av‡jv‡K Awn wmiwgKm Gi †ilqwgj c¯‘Z Ki|

M) D³ Z‡_¨i Av‡jv‡K gbvdv RvZxq Avq I gbvdv RvZxq e¨‡qi cwigvY wbYq Ki|

5| 2012 mv‡ji 30 Rb Zwi‡L Rbve mvjvDwÏ‡bi LwZqvb wnmv‡ei DØË Øviv †ilqwgj c¯‘‡Zi ci †`Lv †Mj †ilqwg‡j †WweU w`‡Ki †gvU †hvMdj †µwWU w`‡Ki †gvU †hvMdj A‡c¶v 2,200 UvKv †ewk| wnmv‡ei eB wbix¶vceK wb‡gv³ fj mgn D`NwUZ n‡jv :

1| µq wnmv‡ei †hvMdj 1000 UvKv Kg †`Lv‡bv n‡q‡Q|

2| †eZb cwi‡kva 3000 UvKv, bM`vb wnmve †µwWU Kiv n‡jI †eZb wnmv‡e †WweU Kiv nqwb|

3| hšcwZ weµq 5000 UvKv, f‡j weµq wnmve †µwWU Kiv n‡q‡Q|

4| †`bv`vi gvndR n‡Z 2000 UvKv cwß, f‡j gvndR wnmve 200 UvKv Øviv †µwWU Kiv n‡q‡Q|

K) Dc‡iv³ fjmgn n‡Z bxwZMZ I ev` covi fj wPwýZ Ki|

L) Dc‡iv³ fjmg‡ni ms‡kvabx `wLjv c`vb Ki|

M) AwbwðZ wnmve c¯‘‡Zi gva¨‡g wnmvewU eÜ Ki|

`kg Aa¨vq

Aww_K weeiYx

c‡Z¨K e¨emv‡qi wbw`ó mgqv‡š Aww_K Ae¯’v Rvbv‡i c‡qvRb nq| Aww_K Ae¯’vi `wU welq Av‡Q- (1) e¨emv‡qi KZ jvf ev ¶wZ nj Ges (2) e¨emv‡qi m¤ú` Ges `vq-†`bvi cwigvY KZ| jvf-¶wZ wbic‡Yi Rb¨ †h weeiYx c¯‘Z Kiv nq Gi bvg wek` Avq weeiYx ev Statement of Comprehensive Income (hvi c‡ei bvg wQj Avq weeiYx ev Income Statement) Avi m¤ú` Ges `vq-†`bv Rvbv‡i Rb¨ †h weeiYx c¯‘Z Kiv nq Zvi bvg Aww_K Ae¯’vi weeiYx ev Statement of Financial Position (hvi c‡ei bvg wQj DØËcÎ ev Balance Sheet)| wek` Avq weeiYx Ges Aww_K Ae¯’vi weeiYx‡K Aww_K weeiYx ejv nq| ïa Aww_K weeiYx c¯ÍZ Ki‡jB Pj‡ebv, c‡qvRbxq wm×vš Mn‡Yi Rb¨ Aww_K weeiYxi we‡klY Kiv‡I c‡qvRb|

GB Aa¨vq †k‡l Avgiv Ñ

- gjab I gbvdv RvZxq †jb‡`‡bi cv_K¨ Ges Aww_K weeiYx c¯‘ZKi‡Y GB cv_‡K¨i c‡qvM Ki‡Z cvie|
- wek` Avq weeiYx c¯‘Z Ki‡Z cvie Ges Zv †_‡K jvf-¶wZ e¨vL¨v Ki‡Z cvie|
- Aww_K Ae¯’vi weeiYx c¯‘Z Ki‡Z cvie Ges G †_‡K ¯’vqx I PjwZ m¤ú` Ges `xN‡gqv`x I PjwZ `v‡qi g‡a¨ cv_K¨ Ki‡Z cvie|
- bM` I cY¨ D‡Ëvjb, bZb gjab, bxU jvf/¶wZ wKfv‡e gjab wnmv‡e cwieZb Av‡b Zv eS‡Z cvie|
- Abv`vqx cvIbv Ges m‡›`nRbK Abv`vqx cvIbv mwÂwZi c‡qvRbxqZv Dcjwä K‡i wnmvef³ Ki‡Z cvie|
- m¤ú` mg‡ni AeP‡qi A_, D‡Ïk¨ I c‡qvRbxqZv e‡S Gi wnmve ivL‡Z cvie Ges Aww_K weeiYx‡Z Gi c‡qvM †`Lv‡Z cvie|
- e¨emv‡qi Aww_K Ae¯’vi gj¨vq‡bi c‡qvRbxqZv e¨vLv Ki‡Z cvi‡ev Ges gj¨vq‡bi Rb¨ wnmve msµvš Abcv‡Zi A_ eS‡Z cvie|
- wnmve msµvš AbcvZ †hgb weµ‡qi mv‡_ bxU gbvdvi nvi, gja‡bi mv‡_ bxU gbvdvi nvi Ges PjwZ m¤ú` Ges PjwZ `v‡qi AbcvZ wbYq I we‡klY Ki‡Z cvie|
- wek` Avq weeiYx Ges `B eQ‡ii ¸iZcY wnmv‡ei AsK¸wj cvkvcwk †i‡L Zjbv Ki‡Z cvie Ges Aww_K Ae¯’vi cwieZb eS‡Z cvie|

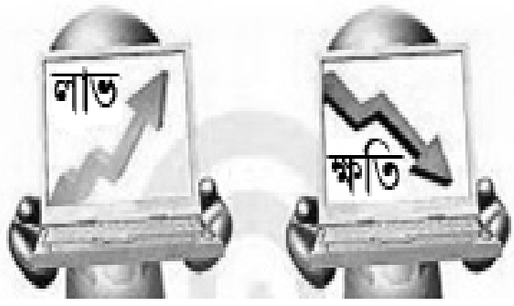
GK gwjKvbv e¨emv‡qi Aw_K weeiYx :

cwZôv‡bi Aw_K djvdj I Aw_K Ae¯’v Rvbv‡i KvVv‡gvi× mk•Lj avivewnK cwµqv‡K Aw_K weeiYx ejv nq| Aw_K weeiYx en`vKvi e¨envi Kvix‡`i cwZôv‡bi Aw_K djvdj, Aw_K Ae¯’v I bM` cevn m¤ú‡K Z_¨ mieiv‡ni gva¨‡g A_©bwZK wm×vš Mn‡Y mnvqZv K‡i| e¨e¯’vcbvi `¶Zv I mwPK Ae¯’v gj¨vq‡bi Ab¨Zg wfwË Aw_K weeiYx| AvšRwZK wnmve gvb-01 (IAS-01) Abhvqx Aw_K weeiYx 5wU As‡k c¯‘Z Kiv nq| Aw_K weeiYxi 5wU avc n‡jv-

1. wek` Avq weeiYx (Statement of Comprehensive Income)
2. gwjKvbv mZ weeiYx (Statement of Changes in Equity)
3. Aw_K Ae¯’vi weeiYx (Statement of Financial Position)
4. bM` cevn weeiYx (Statement of Cash Flows)
5. Aw_K Ae¯’vi weeiYx‡Z e¨eüZ c‡qvRbxq †bvU I ¸iZcY wnmv‡ei bxwZgvjv (Notes, Comprising a summary of significant accounting policies and other explanatory information) gva¨wgK (9g I 10g †kwY) chv‡q c_g wZbwU av‡ci aviYv I c¯‘Z cYvjx eYbv Kiv n‡jv:

wek` Avq weeiYx:

wek` Avq weeiYx‡Z gbvdv RvZxq Avq I e¨q wjwce×Kiv nq| †mev c`vbKvix e¨emvq hv cY¨ µq weµq K‡i bv eis †mev c`vb K‡i (weÁvcbx ms¯’v)| G iKg e¨emv‡q Avq t_‡K †mev c`v‡bi hveZxq e¨q ev` w`‡j bxU gbvdv cvIqv hvq| Aciw`‡K cY¨ µq weµqKvix e¨emv‡q cY¨ weµqjä A_ t_‡K wewµZ c‡Y¨i e¨q ev` w`‡j †gvU gbvdv cvIqv hvq| Avi †gvU gbvdvi mv‡_ Ab¨vb¨ c‡iv¶ Avq †hvM K‡i, mgwó n‡Z c‡iv¶ e¨q ev` w`‡j bxU gbvdv cvIqv hvq|



wPÎ : jvf I ¶wZi Mvd Qwe

wek` Avq weeiYxi D‡Ïk¨ :

1) wek` Avq weeiYxi gva¨‡g e¨emv‡qi bxU jvf ev ¶wZ Rvbv hvq| GB Avq weeiYxi D‡Ïk¨ n‡jv gwjK‡K Rwb‡q †`qv †h wZwb bxU jv‡fi AwZwi³ `vex Ki‡Z cv‡ib bv| bxU jv‡fi AwZwi³ `vex Kiv‡i A_ n‡"Q e¨emv‡qi gjab †f‡½ ‡djv hv fwel¨‡Zi Kvhµg e¨nZ Ki‡e|
2) wek` Avq weeiYxi wewfb Avq Ges e¨q¸wji we‡klY K‡i fwel¨‡Z Kxfv‡e Avq ewo‡q Ges e¨q Kwg‡q bxU gbvdv evov‡bv hvq Zvi e¨e¯’v Kiv hvq|

wek` Avq weeiYx c¯‘Z (†mev c`vbKvix e¨emvq) :

GKwU wbw`ó mg‡q mvaviYZ cwZ eQ‡ii Rb¨ wek` Avq weeiYx c¯‘Z Ki‡Z nq| GLv‡b eQ‡ii Avq t_‡K e¨q¸wj ev` w`‡j bxU Avq cvIqv hvq|

D`vniY: cmvi weÁvcbx ms¯’vi 31 wW‡m¤^i 2010 chš GK eQ‡ii Z_¨ t_‡K wek` Avq weeiYx c¯ÍZ Ki|

†mev †_‡K Avq 60,000; m` Avq 500; wWwf‡WÛ Avq 2,500; weÁvcb mvgMx LiP 25,000; evox fvov 4,000; we`¨r I †Uwj‡dvb 2,000; g¨v‡bRv‡ii †eZb 5,000; exgv LiP 1,000; hvZvqvZ fvov 3,000 UvKv

mgvavb :

cmvi weÁvcbx ms¯'vi
wek` Avq weeiYx
2010 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii Rb¨

	UvKv	UvKv
Avq:		
†mev †_‡K Avq	60,000	
m` Avq	500	
wWwf‡WÛ Avq	2,500	
ev` -e¨q:		63,000
weÁvcb mvgMx LiP	25,000	
evox fvov	4,000	
we`¨r I †Uwj‡dvb	2,000	
g¨v‡bRv‡ii †eZb	5,000	
exgv LiP	1,000	
hvZvqvZ fvov	3,000	
bxU gbvdv		(40,000)
		23,000

KvR : Rbve Zcb †PŠaix 2012 mv‡ji †deqwi gv‡m GKwU A‡Uv‡gvevBjm IqvKmkc Pvj K‡ib| D³ cwZôv‡bi †deqwi gv‡mi Avq I e¨qmgn wQj-
M¨v‡iR fvov 5,000; KgPvixi †eZb 3,000; we`¨r wej 1,000; Mvox †givgZ n‡Z cwß 12,000; Avc¨vqb LiP 500; evKx‡Z Mvox †givgZ 20,000; F‡Yi m` c`vb 3,000; LPiv hš¿vsk LiP 3000 UvKv| ewYZ Z_¨w`i wfwË‡Z GKwU wek` Avq weeiYx c¯'Z Ki|

cY¨ µq weµqKvix e¨emv‡q Av‡qi cavb Drm nj cY¨ weµqjã A_| Bnv e¨emvi gj cwiPvjb Avq| e¨emv‡qi wKQ AcwiPvjb AvqI i‡q‡Q, †hgb- cvß Kwgkb, evox fvov Avq I e¨vsK †_‡K cvß m` BZ¨w`| cwiPvjb e¨‡qi g‡a¨ cY¨ µq, gRwi, g¨‡bRv‡ii †eZb, ågb LiP, †givgZ LiP, Abv`vqx cvIbv, m¤ú‡`i AePq BZ¨w` we`¨gvb| wek` Avq weeiYx‡K cavbZ wZbwU av‡c mwR‡q c¯'Z Kiv nq|

c_g av‡c cY¨ weµqjã A_ †_‡K wewµZ c‡Y¨i e¨q ev` w`‡q †gvU gbvdv wbYq Kiv nq|

wØZxq av‡c †gvU gbvdvi mv‡_ c‡iv¶ cwiPvjb Avq †hvM K‡i mgwó †_‡K e¨emv‡qi cwiPvjb e¨q ev` w`‡q cwiPvjb gbvdv wbYq Kiv nq|

ZZxq av‡c cwiPvjb gbvdvi mwnZ bxU AcwiPvjb Avq/e¨q (AcwiPvjb AvqÑAcwiPvjb e¨q) †hvM K‡i bxU gbvdv wbYq Kiv nq|

wb‡g cwiPvjb e¨q, AcwiPvjb Avq I AcwiPvjb e¨‡qi GKwU ZwjKv †`qv n‡jv :

cwiPvjb Avq	cwiPvjb e¨q	AcwiPvjb Avq	AcwiPvjb e¨q
cZ¨¶:	cZ¨¶:	¯'vqx m¤ú` weµq n‡Z gbvdv	¯'vqx m¤ú` weµqRwbZ ¶wZ
cY¨ ev †mev weµq	cY¨ µq	wewb‡qv‡Mi m`	Kwgkb c`vb
	µq cwienb	D‡Ëvj‡bi m`	gja‡bi m`
	gRwi	c`Ë F‡Yi m`	FY ev e¨vsK F‡Yi m`
c‡iv¶:	Avg`vbx ïé	e¨vsK Rgvi m`	e¨vsK RgwZwi‡³i m`
evÆv cwß	RvnvR fvov	wk¶vbwek †mjvgx	e¨vsK PvR
Kwgkb cwß	WK PvR	Dcfvov	wk¶vbwek fvZv
	KviLvbvi fvov I we`¨r	cwß jf¨vsk	Pwi ev `NUbvRwbZ ¶wZ
	Rvjwb LiP		
	c‡iv¶:		
	weµq cwienb		
	†eZb		
	Awd‡mi fvov		
	we`¨r LiP		
	Awdm LiP		
	evÆv c`vb		
	¯'vqx m¤ú‡`i †givgZ		
	WvK I Zvi		
	weÁvcb		
	gwbnvix		
	c¨wKs LiP		
	Abv`vqx cvIbv		
	Abv`vqx cvIbv mwÂwZ		
	ågY LiP		
	exgv LiP		
	¯'vqx m¤ú‡`i AePq		
	BRviv m¤ú‡`i Ae‡jvcb		
	mbv‡gi Ae‡jvcb		

cY¨ µq weµqKvix e¨emv‡q bvg
wek` Avq weeiYx
.....mv‡ji Zww‡L mgvß eQ‡ii Rb¨

	UvKv	UvKv	UvKv
weµq		****	
ev` : †diZ		-***	

ev` : weµq evÆv		-***	
bxU weµq			*****
ev` : weµxZ c‡Y¨i e¨q			
cvi¤K gR` cY¨		****	
µq	****		
ev` : †diZ	-***		

ev` : µq evÆv	-***		
bxU µq		****	
Avšt cwienb		***	
gRwi		***	
Avg`wb ïé		***	

ev` : mgvcbx gR` cY¨		-***	

†gvU gbvdv			****
†hvM : c‡iv¶ cwiPvjb Avq			***

ev` : cwiPvjb e¨q			
weµq cwienb		****	
†eZb		****	
Awd‡mi fvov		****	
we`¨r LiP		****	
Awdm LiP		****	
evÆv c`vb		****	
¯'vqx m¤ú‡`i †givgZ		****	
WvK I Zvi		****	
weÁvcb		****	
gwbnvix		****	
c¨wKs LiP		****	
ågY LiP		****	
exgv LiP		****	
¯'vqx m¤ú‡`i AePq		****	
BRviv m¤ú`i Ae‡jvcb		****	
mbv‡gi Ae‡jvcb		****	

	UvKv	UvKv	UvKv
Abv`vqx cvIbv	****		
†hvM: bZb Abv`vqx cvIbv mwÂwZ	****		

ev`: civZb Abv`vqx cvIbv mwÂwZ (cv: DØË)	-****	****	

cwiPvjb gbvdv			*****
AcwiPvjb Awq :			
¯'vqx m¤ú` weµq n‡Z gbvdv	****		
Kwgkb cwß	****		
wewb‡qv‡Mi m`	****		
D‡Ëvj‡bi m`	****		
c`Ë F‡Yi m`	****		
e¨vsK Rgvi m`	****		
wk¶vbwek †mjvgx	****		
Dcfvov	****		
cvß jf¨vsk	****		

ev` : AcwiPvjb e¨q:			
¯'vqx m¤ú` weµq RwbZ ¶wZ	****		
Kwgkb c`vb	****		
gja‡bi m`	****		
FY ev e¨vsK F‡Yi m`	****		
e¨vsK RgwZwi‡³i m`	****		
e¨vsK PvR	****		
wk¶vbwek fvZv	****		
Pwi ev `NUbv RwbZ ¶wZ	****	****	
AcwiPvjb bxU Awq/e¨q			*****
bxU gbvdv			*****

KvR : (?) wPwýZ ¯'vbmgn mwVK msL¨v Øviv ciY Ki|

e¨emvq	weµq	wewµZ c‡Y¨i e¨q	cwiPvjb e¨q	†gvU gbvdv/¶wZ	bxU gbvdv/¶wZ
K	10,600	7,800	1,300	?	?
L	9,300	?	1,100	800	?
M	17,200	?	1,400	?	6,200
N	?	11,200	?	4,200	2,650

K‡qKwU e¨q wb‡q Av‡jvPbv

1) wewµZ c‡Y¨i e¨q: †Kvb wbw`ó mg‡q †h cY¨ wewµ nq Zvi Rb¨ e¨wqZ Li‡Pi mgwó‡K wewµZ c‡Y¨i e¨q ejv nq| wewµZ c‡Y¨i e¨q = cvi¤¤K gR` cY¨ + (bxU µq + µq msµvš Ab¨vb¨ LiP)Ñ mgvcYx gR` cY¨| GLv‡b µq msµvš Ab¨vb¨ LiP †hgb-µq cwienb, gRwi, Avg`vbx ïé BZ¨w`|

2) exgv: e¨emv‡qi wewfb m¤ú` †hgb `vjvb‡KvVv, hšcwZ, gR` cY¨ BZ¨w`i `NUbvRwbZ ¶wZ ci‡Yi Rb¨ exgv Kiv nq| Gi Rb¨ exgv †Kv¤úvbx‡K cwZ eQi wcwgqvg w`‡Z nq| GB wcwgqvgB exgv LiP|

3) AePq: e¨envi‡i d‡j ¯’vqx m¤ú‡`i ¶q nq| GB ¶q‡K AePq e‡j| GQvovI †m‡K‡j nIqvi Rb¨I m¤ú‡`i AePq n‡Z cv‡i|

4) Abv`vqx cvIbv: av‡i cY¨ wewµi †¶‡Î †`bv`v‡ii wbKU †_‡K †h UvKv Av`vq n‡e bv e‡j wbwðZ †mwU‡K Abv`vqx cvIbv ev KFY ejv nq| †`bv`v‡ii gZ¨, †`Dwjqv, wb‡LvR cfwZ Bnvi KviY|

5) Abv`vqx cvIbv mwÂwZ ev m¤ve¨ Abv`vqx cvIbv: av‡i cY¨ wewµi †¶‡Î †`bv`v‡ii wbKU †_‡K †h UvKv Av`vq n‡e bv e‡j m‡›`n i‡q‡Q †mwUI ¶wZ wnmv‡e cwiPvjb e¨‡qi Šf³ Ki‡Z n‡e|

cvß K‡qKwU Avq wb‡q Av‡jvPbv :

1) cvß jf¨vsk: e¨emv‡qi c‡qvR‡bi Zjbvq AwZwi³ A_ _vK‡j Zv wewfb †Kv¤úvbxi †kqv‡i wewb‡qvM Kiv nq| †mB †kqvi †_‡K cvß jf¨vsk GKwU Avq|

2) m` cwß: e¨emv‡qi AwZwi³ A_ e¨vs‡K ev jvfRbK Lv‡Z wewb‡qvM Kiv n‡j Zv †_‡K m` cvIqv hvq|

GK gwjKvbv e¨emv‡qi gwjKvbv mZ weeiYxi c¯‘Z cYvjx :

gwjKvbv m‡Zi cvi¤¤K DØ‡Ëi mwnZ AwZwi³ gjab Avbqb, bxU jvf/bxU ¶wZ I D‡Ëvjb mgš‡qi ci ermiv‡š/wnmveKv‡ji †kl w`b gwjKvbv m‡Zi mgvcwb DØË wbYq Kivi Rb¨B gwjKvbv mZ weeiYx c¯‘Z Kiv nq| wb‡g gwjKvbv mZ weeiYx c¯‘‡Zi bgbv QK D‡jL Kiv n‡jv-

cwZôv‡bi bvg.....
gwjKvbv mZ weeiYx
.....mv‡ji.....Zwi‡L mgvß eQ‡ii

weeiY	UvKv	UvKv
gwjKvbv mZ :		
gjab(cvi¤¤K DØË)		****
†hvM: AwZwi³ gjab wewb‡qvM		****
(+) bxU gbvdv / (Ñ) bxU ¶wZ		****

we‡qvM: D‡Ëvjb	****	
AvqKi	****	

gwjKvbv mZ (mgvcwb DØË)		*****

Aw_K Ae¯’vi weeiYx :

e¨emv‡qi Aw_K Ae¯’v Rvbvi Rb¨ wnmveKv‡ji †kl w`‡b e¨emv‡qi mKj m¤ú`, `vq, I gjab wb‡q Aw_K Ae¯’vi weeiYx c¯‘Z Kiv nq| Aw_K Ae¯’vi weeiYx ¯’vqx I PjwZ m¤ú`, `xN‡gqv`x I ¯^í‡gqv`x `vq, Ges gwj‡Ki gja‡bi cwigvY Rvbv hvq| Gme Z_¨‡K we‡klY K‡i e¨emv‡qi wewfb wm×vš MnY Kiv hvq| †hgb : `vq-†`bv m¤ú‡`i KZ Ask, PjwZ m¤ú` PjwZ `vq wgUv‡Z h‡_ó wKbv, bxU gbvdv wewb‡qwRZ gja‡bi KZ Ask BZ¨w` wel‡q Rvbv hvq|

Aw_K Ae¯’vi weeiYxi c¯ÍZ cYvjx :

Aw_K Ae¯’vi weeiYx‡Z `B ¯Í‡i Z_¨ wjwce× Kiv nq| c_g ¯Í‡i m¤ú`mgn wjwce× Kiv nq| m¤ú`mgn `B fv‡M †`Lvb nq K) ¯’vqx m¤ú` †hgb- Rwg, `vjvb †KvVv Ges PjwZ m¤ú` †hgb L) bM`, †`bv`vi Ges gR`cY¨| wØZxq ¯Í‡i `vqmgn I gjab †`Lvb nq| `vq mgn `B fv‡M †`Lvb nq : K) PjwZ `vq †hgb-cvIbv`vi I e‡Kqv LiP mgn Ges L) `xN‡gqv`x `vq †hgb e¨vsK FY| †gvU `v‡qi ciB gwjKvbv m‡Zi mgvcbx DØË †`Lv‡bv nq| †gvU `vq Ges gwjKvbv m‡Zi mgvcwb DØ‡Ëi mgwó †gvU m¤ú‡`i mgvb n‡e|

m¤ú` Ges `vq¸‡jv‡K mwaviYZ Zvi‡j¨i AMwaKvi c×wZ‡ZB mvRvb nq| A_vr †h m¤ú` hZ mn‡R bM` UvKvq icvši Kiv hvq †m m¤ú` ZZ Av‡M Ges †h `vq hZ kxN cwi‡kva Ki‡Z n‡e †mUv ZZ Av‡M †`Lvb nq| ZvB PjwZ m¤ú` Av‡M Ges ¯’vqx m¤ú` c‡i †`Lvb nq| †Zgwb fv‡e, PjwZ `vq Av‡M Ges `xN †gqv`x `vq c‡i Av‡m| Z‡e Avi GKwU c×wZ- ¯’vqx AMwaKvi c×wZI e¨eüZ nq| GwU Zij AMwaKvi c×wZi weicxZ| GB c×wZ‡Z m¤ú` I `vq hZ †ekx ¯’vqx Zv ZZ Av‡M †`Lvb nq| A_vr ¯’vqx m¤ú` Av‡M Ges PjwZ m¤ú` c‡i Av‡m| †Zgwb, `xN‡gqv`x `vq c_g Ges PjwZ `vq †k‡l Av‡m|

m¤ú` I `v‡qi †kYx wefv‡Mi c‡qvRb :

wewfb m¤ú‡`i cKwZ, e¨envi Ges D‡Ïk¨ wewfb iK‡gi| †Kvb m¤ú` ZvovZwo bM‡` icvši Kiv hv‡e Ges †Kvb m¤ú` ¯’vqxfv‡e e¨envi Kiv n‡e Zv Rvbv _vK‡j wewfb †kYxi m¤ú‡`i e¨e¯’vcbvI mnR n‡e Ges c‡Z¨KwUi Dci c_Kfv‡e †Rvi †`qv n‡e| †Zgwbfv‡e, wewfb `v‡qi cKwZ I D‡Ïk¨ wfb| †Kvb `vq ZvovZwo Ges †Kvb `vq †`wi‡Z cwi‡kva Kiv n‡e Zv Rvbv hvq Ges `B †kYxi `v‡qi e¨e¯’vcbvI `B iK‡gi n‡e|

PjwZ m¤ú` : †h mKj m¤ú` m‡ev”P GK eQ‡ii g‡a¨ e¨emv‡qi ¯^vfwweK cwµqvq bM` A‡_ icvši‡hvM¨ ZvnvB PjwZ m¤ú`| †hgb: bM` I e¨vs‡K Rgv, †`bv`vi, gR` cY¨ BZ¨w`|

¯’vqx m¤ú` : G mKj m¤ú` `xNKvj a‡i e¨emv‡q e¨eüZ nq| G ¸‡jv weµ‡qi Rb¨ µq Kiv nq bvB| Rwg, `vjvb‡KvVv, hšcwZ, Avmevecx BZ¨w` ¯’vqx m¤ú‡`i D`vniY |

PjwZ `vq : †h `vq GK eQ‡ii g‡a¨ cwi‡kva n‡e Zv PjwZ `vq ev ¯^í‡gqv`x `vq| †hgb : cvIbv`vi, e‡Kqv LiP BZ¨w`|

`xN‡gqv`x `vq : †h `vq `xN mg‡qi Rb¨ †bqv n‡q‡Q Zv ¯’vqx ev `xN‡gqv`x `vq| †hgb: †gqv`x e¨vsK FY, eÜKx FY BZ¨w`|

cY¨ µq weµqKvix e¨emv‡q bvg
Aww_K Ae¯’vi weeiYx
.....mv‡ji Zwi‡Li

m¤ú` mgn	UvKv	UvKv	UvKv
PjwZ m¤ú`:			
bM` I e¨vsK Rgv		****	
†`bv`vi	****		
ev`: Abv`vqx cvIbv mwÂwZ	***		
cvc¨ wej		****	
Ae¨eüZ gwbnwi		****	
cvc¨ Avq		****	
AMxg c`Ë LiP		****	
mgvcbx gR` cY¨		****	
†gvU PjwZ m¤ú`		****	****
`xN †gqv`x wewb‡qvM :			
wewb‡qvM			****
¯’vqx m¤ú`:		****	
Avmevecîe ev` cwÄfZ AePq			
Awdm miÄvg ev` cwÄfZ AePq		****	
hšcwZ ev` cwÄfZ AePq		****	
fwg I `vjvb ev` cwÄfZ AePq		****	

†gvU ¯’vqx m¤ú`			****
†gvU m¤ú`			****
`vqmgn I gwjKvbv ¯^Z			
¯^í‡gqv`x `vq:			
cvIbv`vi/e¨emwqK FY	****		
c‡`q wej	****		
e‡Kqv LiP	****		
e¨vsK RgwZwi ³	****		
†gvU PjwZ `vq		****	
`xN‡gqv`x `vq:			
e¨vsK FY / eÜKx FY		****	
†gvU `vq			
gjab (mgvcbx DØË)			
†gvU `vq I gwjKvbv mZ			****

Aww_K weeiYx c¯‘ZKi‡Y wnmvewevÁv‡bi bxwZgvjvi c‡qvM

wek` Avq weeiYx Ges Aww_K Ae¯’vi weeiYx c¯‘ZKi‡Y wnmvewevÁv‡bi wKQ wbqg-bxwZ gvbv nq| mwVKfv‡e jvf-¶wZ Ges m¤ú` I `vq-†`bvi cwigvY wbicY Ki‡Z n‡j GB wbqg-bxwZ AbmiY Aek¨ KiYxq|

1) e¨emwqK ¯^Zv bxwZ (**Entity**) : e¨emv‡qi gwjK‡K e¨emvq cwZôvb †_‡K c_K we‡ePbv Kiv nq| ZvB gwj‡Ki bv‡g wnmve bv †i‡L e¨emvq cwZôv‡bi bv‡g hveZxq wnmve ivLv nq| GRb¨ gwjK KZK c`Ë gjab e¨emv‡qi GKwU `vq| GKB Kvi‡Y gwjK KZK D‡Ëvjb Zvi wbR¯^ LiP hv Zvi gja‡bi cwigvY Kwg‡q †`q|

2) Pjgvb cwZôvb avivYv (**Going Concern**) : G avivYv Abhvqx wKQ wbw`ó †gqv`x cwZôvb Qvov Ab¨vb¨ cwZôvbmgn Awbw`óKvj a‡i Pjgvb _vK‡e e‡j a‡i ‡bqv nq| A_vr cwZôvbwU eQ‡ii ci eQi Pj‡e Ges fwel¨‡Z G e¨emv eÜ Kivi †Kvb cwiKíbv †bB| GB bxwZi Kvi‡Y Avq I e¨q‡K gjab I gbvdv RvZxq `B †kYx‡Z fvM Kiv nq| gjab RvZxq AvB‡Ugmgn Øviv Avgiv Aww_K Ae¯’vi weeiYx c¯‘Z Kwi| ZvB ¯’vqx m¤úwËi †¶‡Î Zvi RxebKvj chšÍ cwZ eQi AePq ai‡Z nq| GB bxwZ bv _vK‡j Aww_K Ae¯’vi weeiYx c¯‘Z Kiv m¤e nZ bv Ges AePq aivIl c‡qvRb nZ bv|

3) wnmveKvj avivYv (**Periodicity**) : Pjgvb bxwZ Abhvqx e¨emv‡qi wbw`ó †Kvb Avq¯<vj bvB| wKš Aww_K Ae¯’v Rvb‡Z Awbw`óKvj A‡c¶v Kiv hvq bv| ZvB cwZ eQiB Aww_K Ae¯’v Rvbvi Rb¨ wek` Avq weeiYx I Aww_K Ae¯’vi weeiYx c¯‘Z Kiv nq| cwZôv‡bi Abš Avq®<vj‡K ¶` ¶` mgvb As‡k fvM K‡i †bqv nq| GB GK GKwU fvM‡K wnmveKvj e‡j| wnmveKvj mvavivYZ GK eQi †gqv`x nq|

4) e‡Kqv avivYv (**Accrual**) : Avq weeiYx ïa bM` cwß I bM` c`v‡bi Dci wfwË K‡i c¯‘Z nq bv| e‡Kqv avivYvi Dci wfwË K‡i wek` Avq weeiYx ^Zix Kiv nq| c`Ë Li‡Pi mv‡_ e‡Kqv LiP Ges cwß Av‡qi mv‡_ cvc¨ Avq †hvM K‡i wek` Avq weeiYx‡Z †`Lv‡bv nq| c¶vš‡i, AwMg Avq I e¨q‡K msMVbkó wnmve LvZ †_‡K ev` w`‡q †`Lv‡bv nq| A_vr wnmve mv‡ji Rb¨ Avq ev e¨‡qi cwigvY KZ †mwUB gL¨, H Avq eve` KZ bM‡` cvIqv †Mj ev H e¨q eve` KZ bM‡` †`qv nj †mwU gL¨ bq|

5) i¶bkxjZvi bxwZ (**Conservitism**) : GB bxwZ Abhvqx gbvdv wbb‡q i¶bkxj n‡Z n‡e A_vr hZ`i m¤e gbvdv Kg †`Lv‡Z n‡e| ZvB fwel¨‡Zi m¤ve¨ mKj e¨q I ¶wZ‡K Avq weeiYx‡Z wjwce× Kiv nq| wKš Av‡qi †¶‡Î m¤vebv _vK‡j Pj‡e bv eis wbwðZ n‡Z n‡e, wbwðZ Avq‡KB Avq weeiYx‡Z †`Lv‡bv n‡e| m¤ve¨ Av‡qi Dci wfwË K‡i hw` gwjK bxU jv‡fi Ask wb‡q hvb Ges H m¤ve¨ Avq hw` Avm‡j bv N‡U Z‡e gwjK cKZc‡¶ gjabB †f‡½ †dj‡jb hv e¨emv‡qi Rb¨ ¶wZKi| i¶bvkxj bxwZi Rb¨ m¤ve¨ Avbv`vqx cvIbv ¶wZ wnmv‡e †`Lvb nq| Avi mgvcbx gR‡`i evRvi gj¨ µq g‡j¨i †P‡q †ekx n‡jI †mwU †`Lv‡bv nq bv eis †hwU Kg †mB gj¨B †`Lvb nq|

6) µqgj¨ bxwZ (**Cost Price**) : GB bxwZ Abhvqx ¯’vqx m¤ú`mgn †h g‡j¨ µq Kiv n‡qwQj †mB g‡j¨B cwZ eQi Aww_K Ae¯’vi weeiYx‡Z †`Lv‡bv nq| evRvi g‡j¨ †`Lv‡bv nq bv KviY ¯’vqx m¤ú` wewµi Rb¨ bq eis `xNKvj e¨emv‡q e¨env‡ii Rb¨ µq Kiv nq| µq gj¨ ej‡Z m¤úwË AR‡b c`Ë A_ I e¨envi Dc‡hvMx Kivi Rb¨ Avblw½K LiP Dfq‡K eSvq|

7) mvgÄm¨Zv bxwZ (**Consistency**) : GB bxwZ Abmv‡i wnmvewÁv‡bi wnmve mgn c‡Z¨K eQ‡i GKB c×wZ AbmiY K‡i c¯ÍZ Kiv nq| GB eQi GK c×wZ Ges Av‡iK eQi Ab¨ c×wZ GB bxwZ AbmiY Ki‡j wewfb eQ‡i wnmvemg‡ni mwVK Zjbv Kiv hvq bv| d‡j e¨emv‡qi Aww_K Ae¯’vi cwieZ‡bi mwVK wPÎ cvIqv hvq bv|

8) e¯‘wbôZv aviYv **(Materiality)** : wnmvewÁv‡b e¯‘wbôZv c_v ej‡Z wnmvei¶‡Ki Ávb, AwfÁZv I ew×gËvi Øviv †jb‡`bmgn wnmvef³KiY Kiv‡K eSvq| wnmvei¶K‡K cvmw½KZv I Acvmw½KZv wePvi K‡i wnmv‡ei eB‡Z †jb‡`b wjwce× Ki‡Z nq| D`vni‡Yi gva¨‡g welqwU eSv‡bv †h‡Z cv‡i-cwZôvb †Kvb ¯’vqx m¤ú` hv `xNw`b e¨envi n‡e ¯^íg‡j¨i wewbg‡q µq Kij| wnmvei¶K D³ µq‡K m¤ú` wnmv‡e wjwce× bv K‡i LiP ¯^ic wjwce× Ki‡eb| †hgb-Nwo, ÷¨vcjvi, cwÂs †gwkb, K¨vjK‡jUi cfwZ e¨emv‡q `xNw`b e¨envi nq wKš G‡`i gj¨ A‡c¶vKZ Kg nlqvq m¤ú‡`i Ašf³ bv K‡i mswkó wnmve eQ‡ii LiP wnmv‡e wjwce× Ki‡Z n‡e|

Aww_K weeiYx c¯‘ZKi‡b we‡eP¨ mgš^qmgn :
†h mg‡qi Rb¨ Aww_K weeiYx c¯‘Z Kiv nq †m mg‡qi mKj e¨q cwi‡kwaZ Ges Acwi‡kwaZ DfqB Aww_K weeiYx‡Z †`Lv‡Z n‡e| †Zgwbfv‡e, Avq hv cvlqv †M‡Q Ges cvlbv i‡q‡Q DfqB wnmvef³ Ki‡Z n‡e| Z‡e Av‡Mi eQi Ges c‡ii eQ‡ii †Kvb Avq-e¨q PjwZ eQ‡ii Avq e‡j MY¨ Kiv hv‡e bv|
Avgiv Rwb †ilqwg‡ji wnmveN‡ii e¨v‡jÝmgn wb‡q Aww_K weeiYx c¯‘Z Kiv nq| Z‡e wewfb Kvi‡Y wKQ wnmveLvZ mswkó eQ‡ii Rb¨ cYv½ (up-to-date) bvI n‡Z cv‡i| †ilqwgj c¯‘Z Kivi ci hLb GB AvB‡Ug¸‡jv aiv co‡e ZLb H wnmveLvZ‡K cYv½ (mswkó eQi msµvšÍ) K‡i Zjvi Rb¨ mgš^q Rv‡e`v †`qv nq|

e‡Kqv e¨q :
†ilqwgj c¯‘Z Kivi ci †`Lv †Mj †h 500 UvKv gRix e‡Kqv Av‡Q| ZLb e‡Kqv aviYv Abhvqx GB 500 UvKv wek` Avq weeiYx‡Z e¨q wnmv‡e †`Lv‡Z n‡e KviY GwU eZgvb eQ‡ii LiP Ges mgcwigvY UvKv Aww_K Ae¯’vi weeiYx‡Z PjwZ `vq wnmv‡e †`Lv‡Z n‡e KviY GwU `Z cwi‡kva Ki‡Z n‡e|

AwMg c`Ë e¨q :
eQ‡ii †k‡l Rvbv †Mj 800 UvKv evox fvov AMxg †`qv n‡q‡Q| wnmve Kvj aviYv Abhvqx GB 800 UvKv wek` Avq weeiYx‡Z evoxfvov wnmve LvZ t_‡K ev` n‡e KviY GwU eZgvb wnmve mvj msµvš bq Ges mgcwigvY UvKv Aww_K Ae¯’vi weeiYx‡Z PjwZ m¤ú` wnmv‡e †`Lv‡Z n‡e Kvib G UvKv †ekx †`qv n‡q‡Q hv Ab¨vb¨ m¤úwËi gZ fwel¨‡Z mwea c`vb Ki‡e|

cvc¨ Avq ev e‡Kqv Avq :
eQ‡ii †k‡l Rvbv ‡Mj †h wewb‡qv‡Mi Dci m` 600 UvKv eZgvb mv‡j AwRZ n‡q‡Q wKš GLbI cvlqv hvqwb| ZLb wnmve Kvj aviYv Abhvqx GB 600 UvKv wek` Avq weeiYx‡Z Avq Ges Aww_K Ae¯’vi weeiYx‡Z PjwZ m¤ú‡` cvc¨ m` bv‡g †`Lv‡Z n‡e|

AMxg cvß Avq :
aiv hvK PjwZ eQ‡ii †ilqwg‡j evox fvov eve` Avq 10,000 UvKv †`qv Av‡Q| wKš Gi g‡a¨ 3,000 UvKv cieZx eQi eve` AwMg Av`vq n‡q‡Q| G‡¶‡Î, wek` Avq weeiYx‡Z 10,000 UvKv t_‡K 3,000 UvKv ev` w`‡q eZgvb eQ‡i 7,000 UvKv evox fvov Avq †`Lv‡Z n‡e Ges 3,000 UvKv Aww_K Ae¯’vi weeiYx‡Z `vq wnmv‡e †`Lv‡Z n‡e KviY GwU cvlqv †M‡Q hvi Rb¨ †mev c`vb Ki‡Z n‡e A_ev cieZx eQ‡ii Av‡qi mv‡_ mgš^q n‡e|

gwjK KZK cY¨ D‡Ëvjb :

eQ‡ii †k‡l Rvbv †Mj gwjK Zvi e¨w³MZ e¨env‡ii Rb¨ 4,000 UvKvi cY¨ e¨emvq †_‡K e¨envi K‡i‡Qb| GwU e¨emv‡qi bq eis gwj‡Ki e¨w³MZ LiP| ZvB Avq weeiYx‡Z cY¨ µq wnmve †_‡K 4,000 UvKv D‡Ëvjb bv‡g ev` hv‡e Ges Aw_K Ae¯’vi weeiYx‡Z mgcwigvY UvKv w`‡q gwj‡Ki gjab K‡g hv‡e|

AePq :

e¨emv‡q e¨env‡ii d‡j ¯’vqx m¤ú` †hgb `vjvb‡KvVv, hšcwZ BZ¨w` ¶q cvß nq| GB ¶q ev ¶wZ AePq bv‡g wek` Avq weeiYx‡Z cwiPvjb e¨q wnmv‡e †`Lvb nq| aiv hvK †ilqwg‡j hšcwZ 80,000 UvKv| eQ‡i 15% nv‡i hšcwZi Dci AePq wnmvef³ Ki‡Z n‡e| G‡¶‡Î (80,000 × 15%) 12,000 UvKv AePq bv‡g wek` Avq weeiYx‡Z e¨q wnmv‡e †`Lv‡Z n‡e| mgcwigvY UvKv Aw_K Ae¯’vi weeiYx†Z cwÄfZ AePq bv‡g hšcwZ †_‡K ev` w`‡q †`Lv‡Z n‡e|

wek` Avq weeiYx

	UvKv
cwiPvjb e¨q:	
hšcwZi AePq	12,000

Aw_K Ae¯’vi weeiYx

	UvKv	UvKv
¯’vqx m¤ú`:		
hšcwZ	80,000	
(Ñ) cwÄfZ AePq	12,000	
		68,000

Abv`vqx cvlbv :

†`bv`vi‡`i g‡a¨ †Kn †`Dwjqv n‡Z cv‡ib ev Ab¨ Kvi‡b cvlbv Abv`vqx _vK‡Z cv‡i| e¨emv‡qi GB ¶wZ‡K Abv`vqx cvlbv e‡j| aiv hvK †ilqwg‡j 50,000 UvKv †`bv`vi wnmve| eQ‡ii †k‡l Rvbv †Mj †h GKRb †`bv`vi †_‡K 1000 UvKv Avi KLbI cvlqv hv‡e bv| ZvB GwU ¶wZ wnmv‡e wek` Avq weeiYx‡Z †`Lv‡Z n‡e Ges `ÔZidv `wLjv Abhvqx mgcwigvY UvKv Aw_K Ae¯’vi weeiYx†Z Abv`vqx cvlbv bv‡g †`bv`vi †_‡K ev` w`‡q †`Lv‡Z n‡e|

Abv`vqx cvlbv mwÂwZ :

†`bv`vi †_‡K wbwðZ Abv`vqx cvlbv ev` †`qvi ci Aewkó †`bv`vi‡`i wKQ Ask cieZx‡Z Av`vq bvI n‡Z cv‡i| GwU m¤ve¨ ¶wZ hv wek` Avq weeiYx‡Z Abv`vqx cvlbv mwÂwZ ev m¤ve¨ Abv`vqx cvlbv bv‡g †`Lvb nq Ges i¶YkxjZvi bxwZ Abhvqx Aw_K weeiYx‡Z †`bv`vi †_‡K ev` nq|

D`vniY-

aiv hvK, †ilqwg‡j †`bv`vi wnmve 50,000 UvKv Ges Abv`vqx cvlbv mwÂwZi cvi¤K DØË 2,000 UvKv| GKRb †`bv`vi †_‡K 1,000 UvKv Avi KLbI cvlqv hv‡e bv| Dciš, Aewkó †`bv`v‡ii 5% Av`vq bvI n‡Z cv‡i|

Abv`vqx cvlbv I Abv`vqx cvlbv mwÂwZ, wek` Avq weeiYx Ges Aw_K Ae¯’vi weeiYx‡Z †`Lvb n‡jv :

wek` Avq weeiYx‡Z:

Abv`vqx cvIbv	1,000
(+) bZb Abv`vqx cvIbv mwÂwZ {(50,000-1,000) × 5%}	2,450
	3,450
(Ñ) civZb Abv`vqx cvIbv mwÂwZ (cv: DØË)	2,000
	1,450

Aww_K Ae¯'vi weeiYx‡Z :

†`bv`vi	49,000
ev` Abv`vqx cvIbv mwÂwZ	2,450
	46,550

KvR : 2011 m‡b Abv`vqx cvIbv mwÂwZ cvi¥K e¨v‡jÝ 4,000 UvKv| eQ‡ii †k‡l †`bv`vi 60,000 UvKv| aiv nj G eQi †`bv`v‡ii 10% bvI cvIqv †h‡Z cv‡i| †`Lvl: Avq weeiYx‡Z KZ ¶wZ †`Lvb n‡e Ges Aww_K weeiYx‡Z Abv`vqx cvIbv mwÂwZ KZ n‡e|

wk¶v_x‡`i mweav‡_ K‡qKwU m¤úY c¯'ZKZ Aww_K weeiYx ckmnKv‡i D‡jL Kiv n‡jv|

D`vnib :1

mg½j GÛ mÝ GKwU GKgwjwK Avmevecx e¨emvqx| Gi wnmvei ¶K wb‡Pi †ilqwgjwU c¯'Z K‡i‡Qb|

†ilqwgj

31 wW‡m¤i 2011

	†WweU UvKv	†µwWU UvKv
cY¨ µq I weµq	1,47,000	2,90,000
cY¨ †diZ	4,000	3,000
†eZb	20,000	
Avšt cwienb	2,000	
ewnt cwienb	800	
exgv wcwgqvg	5,000	
weÁvcb LiP	2,500	
e¨s‡K Rgv	15,000	
gjab		5,00,000
†`bv`vi	7,000	
cvIbv`vi		10,000
hšcwZ	2,80,000	
Rwg	4,73,200	
10% FY (2015 †Z c‡`q)		1,00,000
cwÄfZ AePq-hšcwZ		56,000
Abv`vqx cvIbv mwÂwZ		500
gR` cY¨ (1 Rvbqwi 2011)	3,000	
	9,59,500	9,59,500

mgš^qmgn :

1) mgvcbx gR` c‡Y¨i µqgj¨ 5,000 UvKv I evRvi gj¨ 4,000 UvKv
2) hšcwZi AePq 10% ai‡Z n‡e|
3) gRix 6,000 UvKv e‡Kqv Av‡Q|
4) exgvi wcwgqvg AMxg †`qv Av‡Q 2,500 UvKv|
5) m¤ve¨ Abv`vqx cvIbv 10% ai‡Z n‡e|
6) F‡bi m` e‡Kqv Av‡Q|

Rbve mg½j GÛ mÝ 2011 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii Rb¨ wek` Avq weeiYx Ges D³ Zwi‡Li Aw_K Ae¯’vi weeiYx c¯‘Z Ki|

mgvavb:

mg½j GÛ mÝ
wek` Avq weeiYx
2011 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii Rb¨

	UvKv	UvKv	UvKv
bxU weµq:			
†gvU weµq		2,90,000	
ev`: †diZ		4,000	
ev`: wewµZ c‡Y¨i e¨q			2,86,000
cvivK gR`		3,000	
µq	1,47,000		
ev`: †diZ	(3,000)		
	1,44,000		
†hvM: Avštcwienb	2,000		
		1,46,000	
ev`: mgvcbx gR`		(4,000)	
			1,45,000
†gvU gbvdv			1,41,000
ev`: cwiPvjb e¨q			
†eZb	20,000		
†hvM: e‡Kqv	6,000		
		26,000	
ewn:cwienb		800	
weÁvcb LiP		2,500	
exgv LiP	5,000		
ev`: AMxg	(2,500)		
		2,500	
AePq (2,80,000 × 10%)		28,000	
bZb Abv`vqx cvIbv mwÂwZ (7,000×10%)	700		
ev`: civZb Abv`vqx cvIbv mwÂwZ (cvt DØË)	500		
		200	
			(60,000)
cwiPvjb gbvdv			81,000
ev`: AcwiPvjb e¨q			
F‡bi m` (1,00,000×10%)			(10,000)
bxU gbvdv			71,000

mg½j GÛ mÝ
gwjKvbv mZ weeiYx
2011 mv‡ji 31 ïW‡m¤^i Zwi‡L mgvß eQ‡ii Rb¨

	UvKv	UvKv
gjab (1/1/2011)	5,00,000	
†hvM : bxU gbvdv	71,000	
gwjKvbv mZ (31/12/2011)		5,71,000

mg½j GÛ mÝ
Aww_K Ae¯'vi weeiYx
31 ïW‡m¤^i 2011 Zwi‡Li

	UvKv	UvKv	UvKv
PjwZ m¤ú` :			
bM` I e¨vsK		15,000	
†`bv`vi	7,000		
ev` : Abv`vqx cvIbv mwÂwZ	700	6,300	
AMxg c`Ë exgv		2,500	
gR` cY¨		4,000	27,800
†gvU PjwZ m¤ú`			
¯'vqx m¤ú` :			
hšcwZ	2,80,000		
ev` : cwÄfZ AePq(56,000 + 28,000)	84,000	1,96,000	
Rwg		4,73,200	6,69,200
†gvU ¯'vqx m¤ú`			6,97,000
†gvU m¤ú`			
`vqmgn I gwj‡Ki ¯^ZwaKvi			
¯^í‡gqv`x `vq:			
cvIbv`vi	10,000		
m` e‡Kqv	10,000		
e‡Kqv gRix	6,000		
†gvU PjwZ `vq		26,000	
`xN‡gqv`x `vq:			
FY (2015 mv‡j c‡`q)		1,00,000	
†gvU `vq			1,26,000
gjab (mgvcwb DØË)			5,71,000
†gvU `vq I gwjKvbv mZ			6,97,000

D`vniY t 2

Rbve Rvnv½xi Avj‡gi 2010 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii Rb¨ wek` Avq weeiYx Ges D³ Zwi‡Li Aw_K Ae¯’vi weeiYx c¯‘Z Ki|

Rvnv½xi Avjg Gi
†ilqvwgj
31 wW‡m¤^i 2010

wnmv‡ei bvg	†WweU UvKv	†µwWU UvKv
cvi¤^K gR` cY¨	30,000	
µq I weµq	76,000	1,57,000
gRvi	10,000	
Avšt cwienb	5,000	
ewnt cwienb	8,000	
Kwgkb cwß		500
†eZb	24,000	
weÁvcb	10,000	
10%wewb‡qvM	20,000	
nv‡Z bM`	3,600	
†`bv`vi I cvIbv`vi	30,000	19,500
Avg`vwb ïé	7,000	
gvbnvwi	3,000	
Awdm LiP	6,000	
we`¨r LiP	5,000	
D‡Ëvjb I gjab	40,000	1,70,000
†diZ	7,000	6,000
e¨vsK RgvZvi ³		30,000
Abv`vqx cvIbv	8,000	
evÆv	1,000	800
Avmevecî	20,000	
hšcwZ	70,000	800
wewb‡qv‡Mi m`		
e¨vsK RgvZvi‡³i m`	1,000	
†gvU	3,84,600	3,84,600

mgš^q t

K. gR` cY¨ (31/12/2010) 40,000 UvKv|
L. Awdm LiP e‡Kqv 1,000 UvKv|
M. Ae¨eüZ gvbnvwi 500 UvKv|
N. †eZb AvMg cwi‡kva 4,000 UvKv|

mgvavb t

Rvnv½xi Avj‡gi
wek` Avq weeiYx
2010 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii Rb¨

	UvKv	UvKv	UvKv
weµq		15,7000	
ev`: †diZ		-7,000	
ev` : weµxZ c‡Y¨i e¨q			1,50,000
cvi¤K gR` cY¨		30,000	
µq	76,000		
ev`: †diZ	-6,000		
		70,000	
Avšt cwienb		5,000	
gRwi		10,000	
Avg`wb ïé		7000	
		1,22,000	
ev`: mgvcbx gR` cY¨		-40,000	
			82,000
			68,000
†gvU gbvdv			
†hvM : evÆv cwß		800	
Kwgkb cwß		500	
			1,300
			69,300
ev` : cwiPvjb e¨q			
ewnt cwienb		8,000	
†eZb	24,000		
ev`: AwMg	-4,000		
		20,000	
weÁvcb		10,000	
gwbnwi	3,000		
ev`: Ae¨eüZ	-500		
		2,500	
Awdm LiP	6,000		
†hvM: e‡Kqv	1,000		
		7,000	
we`¨r LiP		5,000	
Abv`vqx cvIbv		8,000	
evÆv c`vb		1,000	
			(61,500)
cwiPvjb gbvdv			7,800
AcwiPvjb Avq :			
wewb‡qv‡Mi m`	800		
†hvM: cvc¨ m`	1,200		
		2,000	
AcwiPvjb e¨q:			
e¨vsK RgwZwi‡³i m`		(1,000)	
			1,000
bxU AcwiPvjb Avq			8,800
bxU gbvdv			

Rvnv½xi Avj‡gi
gwjKvbv mZ weeiYx
2010 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii Rb¨

	UvKv	UvKv
gjab (1/1/2010)	1,70,000	
(+) bxU jvf	8,800	
		1,78,800
(Ñ) D‡Ëvjb		(40,000)
gwjKvbv mZ (31/12/2010)		1,38,800

Rvnv½xi Avj‡gi
Aww_K Ae¯'vi weeiYx
31 wW‡m¤^i 2010

m¤ú`	UvKv	UvKv
PjwZ m¤ú` :		
nv‡Z bM`	3,600	
†`bv`vi	30,000	
Ae¨eüZ gwbnvix	500	
AwMg †eZb c`vb	4,000	
wewb‡qv‡Mi Abv`vqx m`	1,200	
mgvcbx gR` cY¨	40,000	
†gvU PjwZ m¤ú`		79,300
wewb‡qvM :		
10% wewb‡qvM	20,000	
		20,000
¯'vqx m¤ú` :		
Avmevecî	20,000	
hšcwZ	70,000	
†gvU ¯'vqx m¤ú`		90,000
†gvU m¤ú`		1,89,300
`vqmgn I gwj‡Ki ¯^ËwaKvi		
PjwZ `vq:		
cvIbv`vi	19,500	
e¨vsK RgwZwi³	30,000	
Awdm LiP e‡Kqv	1,000	
†gvU PjwZ `vq		50,500
gjab (mgvcwb DØË)		1,38,800
†gvU `vq I gwjKvbv mZ		1,89,300

D`vniY t 3

kIKZ †UWv‡mi wb‡gv³ †ilqwgj I mgš^qmgn we‡ePbvceK 2011 mv‡ji 31 gvP Zwi‡L mgvß eQ‡ii wek` Awq weeiYx Ges D³ Zwi‡Li Aww_K Ae¯'vi weeiYx c¯'Z Ki :

†ilqwgj
31 gvP 2011

wnmv‡ei bvg	†WweU UvKv	†µwWU UvKv
nv‡Z bM`	8,200	
e¨vsK Rgv	11,000	
cvc¨ wej I c‡`q wej	3,500	2,000
gjab		1,00,000
cvi¤K gR` cY¨	11,000	
µq I weµq	35,000	58,000
weµq evÆv I µq evÆv	3,000	2,000
†`bv`vi	22,000	
cvIbv`vi		20,000
Avmevecî weµqRwbZ gbvdv		1,000
weÁvcb	7,000	
†eZb	10,000	
cwienb	1,000	
Abv`vqx cvIbv	2,000	
Abv`vqx cvIbv mwÂwZ		1,500
Kwgkb	300	500
BRviv m¤ú` (5 eQi)	30,000	
Avmevecî	4,000	
Awdm miÄvg	5,000	
D‡Ëvjb	32,000	
	1,85,000	1,85,000

mgš^q :

K. mgvcbx gR` cY¨ 20,000 ;
L. 2 gv‡mi †eZb e‡Kqv i‡q‡Q;
M. †`bv`v‡ii Avi I 1,000 UvKv Av`vq‡hvM¨ bq;
N. weÁvcb LiP 2 eQ‡ii Rb¨ cwi‡kwaZ;

Avmevecî I Awdm miÄv‡gi Dci 5% AePq ai‡Z n‡e|

mgvavb : kIKZ †UWv‡mi
wek` Avq weeiYx
2011 mv‡ji 31 gvP Zwi‡L mgvß eQ‡ii

	UvKv	UvKv	UvKv
weµq		58,000	
ev` : weµq evÆv		-3,000	55,000
ev` : weµxZ c‡Y¨i e¨q			
cvi¤K gR`		11,000	
µq	35,000		
ev` : µq evÆv	-2,000		
		33,000	
†hvM: cwienb		1,000	
		45,000	
ev` : mgvcYx gR` cY¨		-20,000	
			-25,000
†gvU gbvdv			30,000
			500
†hvM: Kwgkb cwß			30,500
ev` : cwiPvjb e¨q			
weÁvcb	7,000		
ev` : wej¤Z ($\frac{1}{2}$)	-3,500	3,500	
†eZb	10,000		
†hvM: e‡Kqv	2,000		
		12,000	
Abv`vqx cvIbv	2,000		
†hvM: bZb Abv`vqx cvIbv	1,000		
	3,000		
ev` : ciVZb Abv`vqx cvIbv mwÂwZ	-1,500		
		1,500	
BRviv m¤ú` Ae‡jvcb ($\frac{1}{5}$)		6,000	
AePqÑAvmevecÎ	200		
AePqÑAwdm miÄvg	250		
		450	
cwiPvjb gbvdv			
Acwiwa Avq :			-23,450
Avmevecî weµq RwbZ gbvdv		1,000	7,050
Acwiwa e¨q :			
Kwgkb c`vb		-300	
bxU Acwiwa Avq		-300	700
bxU gbvdv			7,750

k l KZ †UWv‡m i

gww j Kv bv mZ wee i Yx

2011 mv‡j i 31 gvP Zww i‡L mgvß eQ‡i i

	UvKv	UvKv
gjab (1.4.2010)	1,00,000	
(+) bxU jvf	7,750	
		1,07,750
(Ñ) D‡Ëvjb		-32,000
gwjKvbv mZ (31/03/2011)		77,750

k l KZ †UWv‡m i

Aww_K Ae¯'v i wee i Yx, 31 gvP 2011

m¤ú`	UvKv	UvKv	UvKv
Pj wZ m¤ú` :			
nv‡Z bM`		8,200	
e¨vsK Rgv		11,000	
cvc¨ wej		3,500	
†`bv`v i	22,000		
ev` : bZb Abv`vqx cvl bv	-1,000		
		21,000	
mgvcwb gR` cY¨		20,000	
†gvU Pj wZ m¤ú`			63,700
Ab¨vb¨ m¤ú` :			
wej w¤ú Z weÁvcb			3,500
¯vqx m¤ú` :			
BRviv m¤ú`	30,000		
ev` : Ae‡jvcb	-6,000		
		24,000	
Avmevec Î	4,000		
ev` : cwÄfZ AePq	-200		
		3,800	
Awdm miÄvg	5,000		
ev` : cwÄfZ AePq	-250		
		4,750	
†gvU ¯vqx m¤ú`			32,550
†gvU m¤ú`			99,750
`vqmgn I gwj‡Ki mZwaKvi			
Pj wZ `vq :			
c‡`q wej		2,000	
cvl bv`v i		20,000	
e‡Kqv †eZb		2,000	
†gvU Pj wZ `vq			24,000
gjab (mgvcbx DØË)			77,750
†gvU `vq I gwj Kvbv mZ			99,750

D`vniY : 4

dvinvbv Av³v‡ii wb‡gv³ †ilqwgj I mgš^qmgn we‡ePbvceK 2011 mv‡ji 30 Rb mgvß eQ‡ii wek` Avq weeiYx Ges D³ Zwi‡Li Aw_K Ae¯’vi weeiYx c¯‘Z Ki :

†ilqwgj
30 Rb 2011

wnmv‡ei bvg	†WweU UvKv	†µwWU UvKv
†`bv`vi I cvIbv`vi	20,000	37,000
`vjvb‡KvVv	70,000	
mvaviY mwÂwZ		10,000
nv‡Z bM`	18,600	
gjab		1,00,000
D‡Ëvjb	35,000	
cvi¤¢K gR` cY¨	30,000	
µq I weµq	84,000	1,54,000
`vjv‡bi †givgZ	2,600	
RvnvR fvov	4,000	
ïé	1,000	
WK PvR	1,700	
†eZb I gRix	18,000	
mvaviY LiP	5,000	
e¨vsK RgvwZwi³		3,000
exgv wcwgqvg	1,500	
KFY I KFY mwÂwZ	3,000	2,500
weÁvcb	5,500	
wk¶vbexk fvZv	3,600	
gja‡bi m`	10,000	
D‡Ëvj‡bi m`		4,000
ågY LiP	3,000	
Dcfvov		11,000
AvqKi	5,000	
	3,21,500	3,21,500

mgš^q :

K. e¨w³MZ c‡qvR‡b cY¨ D‡Ëvjb 1,000 UvKv wnmvef³ nqwb|
L. AwjwLZ Avšt †diZ I ewnt †diZ h_vµ‡g 4,000 I 2,000 UvKv|
M. exgv wcwgqvg 2011 mv‡ji 30 †m‡Þ¤^i chš cwi‡kwaZ| [GK eQ‡ii Rb¨]
N. Ae¨eüZ gwbnvix 1,000 UvKv Ges 1 gv‡mi Dcfvov Abv`vqx|
O. †`bv`v‡ii 2,000 UvKv Ae‡jvcb Ki Ges Aewkó †`bv`v‡ii 10% m‡›`nRbK cvIbv mwÂwZ ivL‡Z n‡e|
P. mgvcYx gR` cY¨ 40,000 UvKv|

mgvavb : dinvbv Av³v‡ii
wek` Avq weeiYx
2011 mv‡ji 31 gvP Zvwi‡L mgvß eQ‡ii

	UvKv	UvKv	UvKv
weµq		1,54,000	
ev` : Avšt †diZ		-4,000	1,50,000
ev` : weµvZ c‡Y¨i e¨q			
cvi¥K gR` cY¨		30,000	
µq	84,000		
ev` : cY¨ D‡Ëvjb	-1,000		
	83,000		
ev` : ewnt †diZ	-2,000	81,000	
RvnvR fvov		4,000	
ïé		1,000	
WK PvR		1,700	
		1,17,700	
ev` : mgvcwY gR` cY¨		-40,000	77,700
†gvU gbvdv			72,300
ev` : cwiPvjb e¨q			
`vjv‡bi †givgZ		2,600	
†eZb I gRwi		18,000	
mvaviY LiP	5,000		
ev` : Ae¨eüZ	-1,000	4,000	
exgv wcwgqvg	1,500		
ev` : AwMg	-375	1,125	
KFY	3,000		
†hvM: bZb KFY	2,000		
	5,000		
†hvM: bZb FY mwÂwZ	1,400		
	6,400		
ev` : civZb FY mwÂwZ	-2,500	3,900	
weÁvcb		5,500	
ågY LiP		3,000	38,125
cwiPvjb gbvdv			34,175

AcwiPvjb Avq :			
D‡Ëvj‡bi m`		4,000	
Dcfvov	11,000		
‡hvM: cvc¨	1,000		
		12,000	
		16,000	
AcwiPvjb e¨q :			
wk¶vbexk fvZv	3,600		
gja‡bi m`	10,000		
		(13,600)	
bxU AcwiPvjb Avq			2,400
bxU gbvdv			36,575

dinvbv Av³v‡ii

gwjKvbv mZ weeiYx

2011 mv‡ji 31 gvP Zwi‡L mgvß eQ‡ii

	UvKv	UvKv
cvi¤¤K gjab	1,00,000	
†hvM: bxU gbvdv	36,575	
		1,36,575
ev`: D‡Ëvjb :		
bM`	35,000	
cY¨	1,000	
		-36,000
		1,00,575
ev`: AvqKi		-5,000
		95,575
mvaviY mwÂwZ		10,000
gwjKvbv mZ (31/03/2011)		1,05,575

dvinvbv Av³v‡ii

Aww_K Ae¯’vi weeiYx, 31 gvP 2011

m¤ú`	UvKv	UvKv	UvKv
Pjw Z m¤ú` :			
nv‡Z bM`		18,600	
†`bv`vi	20,000		
(Ñ) Avš: †diZ	(4,000)		
	16,000		
(Ñ) bZb KFY	(2,000)		
	14,000		
(Ñ) bZb KFY mwÂwZ	(1,400)		
		12,600	
cvc¨ Dcfvov		1,000	
exgv wcwgqvg AwMg		375	

Ae¨eüZ gwbnwi		1,000	
mgvcwb gR` cY¨		40,000	
†gvU PjwZ m¤ú`			73,575
¯'vqx m¤ú` :			
`vjvb‡KvVv		70,000	
†gvU ¯'vqx m¤ú`			70,000
†gvU m¤ú`			1,43,575
`vqmgn I gwj‡Ki ¯^ËwaKvi			
PjwZ `vq :			
cvIbv`vi	37,000		
(Ñ) ewnt †diZ	(2,000)		
		35000	
e¨vsK RgwZwi³		3000	
†gvU PjwZ `vq			38000
gjab (31/03/2011)			1,05,575
†gvU `vq I gwjKvbv mZ			1,43,575

D`vniY : 5: mbxj P›` ivq-Gi

†ilqwgj: 31 wW‡m¤^i 2012

wnmv‡ei bvg	‡WweU UvKv	‡µwWU UvKv
10% eÜKx FY (1/7/12)		100000
12% mÂqcÎ	20,000	
e¨vsK Rgv	14,000	
nv‡Z bM`	25,000	
gjab (1/1/12)		180000
†gvUi Mvox	2,00,000	
Awdm miÄvg	20,000	
hšcwZ	30,000	
D‡Ëvjb	50,000	
†`bv`vi I cvIbv`vi	35,000	25,000
wk¶vbexk †mjvgx		15,000
AwZwi³ gjab (1/7/12)		50,000
AwMg fvov	3,000	
gwbnwi e‡Kqv		2,000
µq I weµq	85,000	1,70,000
weµq cwienb	2,000	
F‡Yi m`	3,000	
†eZb	24,000	
LvRbv I Ki	2,000	
Abv`vqx cvIbv I Abv`vqx cvIbv mwÂwZ	1,000	6,000
†diZ	3,000	1,000
gR` cY¨ (1/1/12)	32,000	
	5,49,000	5,49,000

mgš^q :

K. mgvcbx gR` c‡Y¨i µh gj¨ 33,000 Ges evRvi gj¨ 35,000 UvKv|
L. wk¶vbwek †mjvgx 2 eQ‡ii Rb¨ Av`vq n‡q‡Q|
M. K¨vk ev· n‡Z 500 UvKvi 2wU †bvU Pwi n‡q‡Q, hv wnmve f³ nqwb|
N. gja‡bi Dci 5% m` avh Ki|
O. PjwZ eQ‡i †gvU Abv`vqx cvIbvi cwigvY 3,000 UvKv |
P. ¯'vqx m¤ú‡`i Dci 3% AePq avh Ki‡Z n‡e|

mgvavb :

mbxj P› ` ivqÑGi
wek` Avq weeiYx
2012 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii

m¤ú`	UvKv	UvKv	UvKv
weµq		1,70,000	
ev`: †diZ		-3,000	1,67,000
ev` : weµxZ c‡Y¨i e¨q			
cvi¥K gR`		32,000	
µq	85,000		
ev`: †diZ	-1,000		
		84,000	
		1,16,000	
ev`: mgvcbx gR` cY¨		-33,000	
			-83,000
†gvU gbvdv			84,000
ev` : cwiPvjb e¨q			
weµq cwienb		2,000	
†eZb		24,000	
LvRbv I Ki		2,000	
Abv`vqx cvIbv	1,000		
†hvM: bZb Abv`vqx cvIbv	2,000		
	3,000		
ev`: civZb Abv`vqx cvIbv mwÂwZ	-6,000		
¯'vqx m¤ú‡`i AePq :		-3,000	
†gvUi Mwo	6,000		
Awdm miÄvg	600		
hš¿cwZ	900		
		7,500	-32,500
cwiPvjb gbvdv			51,500
AcwiPvjb Avq :			
mÂqc‡Îi cvc¨ m`		2,400	
wk¶vbexk †mjvgx	15,000		
ev`: AwMg	-7,500		
		7,500	
		9,900	

AcwiPvjb e¨q :			
F‡Yi m`	3,000		
†hvM: e‡Kqv	2,000		
	5,000		
gja‡bi m`	10,250		
K¨vk ev· n‡Z Pwi	1,000		
		-16,250	
bxU AcwiPvjb Avq			-6,350
bxU gbvdv			45,150

mbxj P›` ivqÑGi
gwwjKvbv mZ weeiYx
2012 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii

	UvKv	UvKv
cvi¤^K gjab	1,80,000	
†hvM: AwZwi³ gjab	50,000	
	2,30,000	
†hvM: gja‡bi m`	20,250	
	2,40,250	
†hvM: bxU jvf	45,150	
		2,85,400
ev`: D‡Ëvjb		-50,000
gwwjKvbv mZ (31/12/2012)		2,35,400

mbxj P›` ivqÑGi
Aww_K Ae¯'vi weeiYx
31 wW‡m¤^i 2012

m¤ú`	UvKv	UvKv	UvKv
PjwZ m¤ú` :			
nv‡Z bM`	25,000		
ev`: Pwi RwbZ ¶wZ	-1,000		
		24,000	
e¨vsK Rgv		14,000	
†`bv`vi	35,000		
ev`: bZb Abv`vqx cvIbv	-2,000		
		33,000	
mÂqc‡Îi cvc¨ m`		2,400	
AwMg fvov		3,000	
mgvcbx gR` cY¨		33,000	
†gvU PjwZ m¤ú`			1,09,400
wewb‡qvM :			
mÂqcÎ			20,000

¯vqx m¤ú` :			
†gvUi Mvwo	2,00,000		
ev`: cwÄfZ AePq	-6,000		
		1,94,000	
Awdm miÄvg	20,000		
ev`: cwÄfZ AePq	-600		
		19,400	
hšcwZ	30,000		
ev`: cwÄfZ AePq	-900		
		29,100	
†gvU ¯vqx m¤ú`			2,42,500
†gvU m¤ú`			3,71,900
`vqmgn I gwjKvbv mZ			
PjwZ `vq :			
cvIbv`vi		25,000	
gwbnwi e‡Kqv		2,000	
F‡Yi e‡Kqv m`		2,000	
AwMg wk¶vbexk †mjvgx		7,500	
†gvU PjwZ `vq			36,500
`xN‡gqv`x `vq :			
10% eÜKx FY			1,00,000
†gvU `vq			1,36,500
			2,35,400
gjab (31/12/2012)			3,71,900
†gvU `vq I gwjKvbv mZ			

e¨emv‡qi Aw_K Ae¯’vi gj¨vqb :

wek` Avq weeiYx Ges Aw_K Ae¯’vi weeiYx †_‡K Avgiv e¨emv‡qi Aw_K Ae¯’v Rvb‡Z cwi thgb jvf-¶wZ, ¯’vqx m¤ú`, PjwZ m¤ú`, PjwZ `vq, `xN‡gqv`x `vq, gja‡bi cwigvY BZ¨w`| wKš G Rvbv h‡_ó bq| KviY KZ jvf n‡q‡Q Zvi †P‡qI eo K_v KZ UvKv wewb‡qvM K‡i KZ jvf n‡q‡Q| †Zgwbfv‡e PjwZ m¤ú` Ges PjwZ `vq c_Kfv‡e Rvbvi cvkvcwk PjwZ m¤ú` PjwZ `v‡qi KZ ¸b, A_vr e¨emv‡qi PjwZ m¤ú` Øviv PjwZ `vq cwi‡kv‡ai ¶gZv KZUK| AZGe, e¨emv‡qi Aw_K Ae¯’v fvjfv‡e Rvb‡Z n‡j Avgv‡`i‡K wek` Avq weeiYx Ges Aw_K Ae¯’vi weeiYxi GKwU wnmve Lv‡Zi mv‡_ Av‡iKwU wnmve Lv‡Zi Zjbv Ki‡Z n‡e, A_vr GKwU wnmveLvZ Ab¨ wnmve Lv‡Zi kZKiv KZ Ask (kZKiv nvi) A_ev GKwU wnmveLv‡Zi mv‡_ Ab¨ wnmveLv‡Zi AbcvZ †ei Ki‡Z n‡e| GB kZKiv nvi Ges AbcvZ wbYq K‡i GKwU e¨emv‡qi GKwaK eQ‡ii Aw_K Ae¯’vi Zjbvgjk gj¨vqb Kiv m¤e| ïa ZvB bq, GKwU e¨emv‡qi mv‡_ Ab¨ e¨emv‡qi Aw_K Ae¯’vi I Zjbv Kiv hvq| wb‡¤ K‡qKwU AbcvZ we‡klY †`Lv‡bv n‡jv|

gbvdvi nvi:

bxU gbvdv‡K Avgiv weµqjä A_ Ges wewb‡qwRZ gja‡bi mv‡_ Zjbv Ki‡Z cwi| A_vr bxU gbvdv I weµqjä A‡_i kZKiv nvi Ges bxU Avq I wewb‡qwRZ gja‡bi kZKiv nvi wbYq Ki‡Z cwi| GB kZKiv nvi †h

mv‡j †ewk †mB eQ‡ii gbvdv AR‡bi ¶gZv Ab¨ eQ‡ii †P‡q fvj| †Zgwbfv‡e, GB kZKiv nvi †h e¨emv‡qi †ekx †m e¨emv‡qi gbvdv AR‡bi ¶gZv Ab¨ e¨emv‡qi †P‡q fv‡jv|

1| bxU gbvdvi nvi = $\frac{\text{bxU gbvdv}}{\text{bxU weµq}} \times 100$

2| wewb‡qwRZ gja‡bi Dci gbvdvi nvi = $\frac{\text{bxU gbvdv}}{\text{wewb‡qwRZ gjab}} \times 100$

G‡¶‡Î wewb‡qwRZ gjab=†gvU m¤úwË-(A¯úkbxq m¤úwË+wewb‡qvM+PjwZ `vq)

PjwZ `vq cwi‡kva ¶gZv :

PjwZ m¤ú` Ges PjwZ `v‡qi Zjbv K‡i A_vr PjwZ m¤ú` I PjwZ `v‡qi AbcvZ wbYq K‡i Avgiv e¨emv‡qi PjwZ `vq cwi‡kva ¶gZv Rvb‡Z cwi| Gi Rb¨ mvavibZ `wU AbcvZ wbYq Kiv nq|

1) PjwZ AbcvZ = $\frac{\text{PjwZ m¤ úwË}}{\text{PjwZ `vq}}$

2) Zvij¨ AbcvZ= $\frac{\text{PjwZ m¤ úwË - (gR` cY¨+AwMg LiP)}}{\text{PjwZ `vq}}$

Zvij¨ AbcvZ wbY‡q AwMg e¨q ev` w`‡Z nq KviY GwU Av`vq‡hvM¨ bq| cvkvcwk gR` cY¨I ev` †`qv nq †Kbbv GwUi Zvij¨ Ab¨vb¨ PjwZ m¤c†`i †_‡K Zjbvgjk fv‡e Kg| PjwZ AbcvZ Ges Zvij¨ AbcvZ mvaviYZ 2:1 nIqv fvj A_vr PjwZ `vq cwi‡kv‡ai Rb¨ PjwZ m¤úwË kZKiv 50 fvM Av`vq n‡jI P‡j Ges Zvij¨ AbcvZ 1: 1 nIqv fv‡jv|

D`vniY:

ivYx G›UvicvBR Ges kx‡jLv G›UvicvB‡Ri 2011 mv‡ji wnmve eB n‡Z wb‡gv³ Z_¨w` msMnxZ :

	ivYx G›UvicvBR (UvKv)	kx‡jLv G›UvicvBR (UvKv)
†gvU gbvdv	10,000	15,000
bxU gbvdv	8,000	6,000
weµq	1,00,000	1,20,000
wewb‡qwRZ gjab	60,000	80,000
PjwZ m¤ú`	9,000	10,000
PjwZ `vq	5,000	6,000
gR` cY¨	1,000	1,200

KiYxq:

1) `wU e¨emv‡qi bxU gbvdvi nvi I wewb‡qwRZ gja‡bi Dci gbvdvi nvi
2) `wU e¨emv‡qi PjwZ AbcvZ I Zvij¨ AbcvZ
3) ‡Kvb e¨emv‡qi Aww_K Ae¯’v fv‡jv?

mgvavb :

1|

gbvdvi AbcvZ	ivYx G›UvicvBR	kx‡jLv G›UvicvBR	
1	bxU gbvdvi nvi = $\frac{\text{bxU gbvdv}}{\text{bxU weµq}} \times 100$	$\frac{8000}{100000} \times 100 = 8\%$	$\frac{6000}{120000} \times 100 = 5\%$
2	wewb‡qwRZ gja‡bi Dci gbvdvi nvi= $\frac{\text{bxU gbvdv}}{\text{wewb‡ qwRZ gjab}} \times 100$	$\frac{8000}{60000} \times 100 = 13.3\%$	$\frac{6000}{80000} \times 100 = 7.5\%$

2|

Pjw`q cwi‡kva AbcvZ	ivYx G›UvicvBR	kx‡jLv G›UvicvBR	
1	Pjw`q AbcvZ = $\frac{\text{Pjw`q m¤úË}}{\text{Pjw`q}}$	$\frac{9000}{5000} = 1.8 : 1$	$\frac{10000}{6000} = 1.67 : 1$
2	Zvij¨ AbcvZ = $\frac{\text{Pjw`q m¤úË - (gR` cY¨ + AwMg LiP)}}{\text{Pjw`q}}$	$\frac{9000 - 1000}{5000} = 1.6 : 1$	$\frac{10000 - 1200}{6000} = 1.46 : 1$

3| ivbx G›UvicvB‡Ri Aw_K Ae¯’v kx‡jLv G›UvicvB‡Ri †P‡q fvj| ivbxi gbvdvi nvi 8% I 13.3%| kx‡jLvi 5% I 7.5%| ivbxi Zvij¨ ev Pjw`q cwi‡kva K‡i I †hb h‡_ó UvKv nv‡Z _v‡K|

KvR: wb‡gv³ Z_¨w`i wfwË‡Z bxU gbvdvi AbcvZ, wewb‡qwRZ gja‡bi Avq AbcvZ, Pjw`q AbcvZ I Zvij¨ AbcvZ wbYq Ki|

†gvU gbvdv	40,000	wewb‡qwRZ gjab	1,00,000
bxU gbvdv	18,000	Pjw`q m¤ú`	35,000
weµq	1,20,000	Pjw`q cwi‡kva	20,000
		mgvcbx gR` cY¨	5,000

Abkxjbx

eûwbevPwb ck :

1| cwiPvjb AvqÑ
i) Avmevecî weµq
ii) av‡i cY¨ weµq
iii) bM‡` cY¨ weµq
wb‡Pi †KvbwU mwVK?
K) i I ii L) i I iii
M) ii I iii N) ii

2| †KvbwU mZ¨?
K) gbvdv gja‡bi cwieZb NUvq
L) gbvdv gja‡bi nvm NUvq
M) gjab ïaB gbvdv †_‡K Av‡m
N) gbvdv gja‡bi ew× NUvq

3| †gvU gbvdv n‡jv-
K) cwiPvjb gbvdv + cwiPvjb e¨q L) weµq Ñ µq
M) wewµZ c‡Y¨i e¨q + cviw¤K gR` cY¨ N) bxU gbvdv Ñ cwiPvjbv e¨q

4| AcwiPvjb AvqÑ
i) wewb‡qv‡Mi m`
ii) weµq
iii) wk¶vbexk †mjvwg
wb‡Pi †KvbwU mwVK?
K) i I ii L) i I iii
M) ii I iii N) ii

5| weµq 18,000 UvKv, cviw¤K gR` 2,500 UvKv, mgvcbx gR` 1,700 UvKv, µq 13,400 UvKv Ges µq cwienb 700 UvKv n‡j; wewµZ c‡Y¨i e¨q KZ?
K) 16600 UvKv L) 14,900 UvKv
M) 15900 UvKv N) 18,300 UvKv

6| AePq n‡jvÑ
K) ¯’vqx m¤ú‡`i µqKZ gj¨ L) civZb ¯’vqx m¤ú` weµqjã A_
M) e¨envi‡i d‡j ¯’vqx m¤ú‡`i †h Ask ¶qcvß n‡q‡Q N) civZb ¯’vqx m¤ú‡`i cwZ¯’vcb e¨q

7| m¤ve¨ Abv`vqx cvIbv mwÂwZ ivLv nq hLbÑ
K) †`bv`vi †`Dwjqv n‡q hvq L) †`bv`vi‡K L‡R cvIqv hvq bv
M) †`bv`v‡ii wbKU cvc¨ A_ wbwðZ cvIqv hv‡e bv N) †`bv`v‡ii wbKU cvc¨ A_ Av`vq bvI n‡Z cv‡i

8| hw` wewµZ c‡Y¨i e¨q 20,000 UvKv Ges weµ‡qi Ici gbvdvi nvi 20% nq Z‡e weµqjã A‡_i cwigvY KZ?

K) 24,000 UvKv
L) 22,000 UvKv
M) 25,000 UvKv
N) 23,000 UvKv

9| hw` cvi¤K gjab 70000 UvKv, mgvcbx gjab 85000 UvKv, gwj‡Ki Rb¨ D‡Ëvjb 15000 UvKv nq Z‡e gbvdv n‡eÑ

K) 30000 UvKv
L) kb¨
M) 15000 UvKv
N) 1,40,000 UvKv

10| Kwei GÛ ev`vm Gi †gvU jvf nlqv m‡Ël bxU ¶wZ nlqvi KviY Kx?

K) LiP nvm
L) m¤ú` nvm
M) LiP ew×
N) m¤ú` ew×

11| hLb wewµZ c‡Y¨i e¨q 16,000 UvKv Ges weµq g‡j¨i Dci 20% gbvdv Kiv n‡j, weµ‡qi cwigvY n‡eÑ

K) 20,160 UvKv
L) 13,600 UvKv
M) 21,000 UvKv
N) 20,000 UvKv

12| †KvbwU wek` Avq weeiYxi cwiPvjb e¨q?

K) Awdm LiP
L) gwjK KZK cY¨ D‡Ëvjb
M) KvPvgvj
N) cY¨ µ‡qi fvov

13| cvIbv`vi Aww_K Ae¯’vi weeiYxi †Kvb As‡k _v‡K?

K) PjwZ m¤ú`
L) PjwZ `vq
M) ¯’vqx m¤ú`
N) `xN †gqv`x †`bv

14| Rbve iwn‡gi wnmv‡ei eB‡Z wekbv‡_i wnmve †WweU e¨v‡jÝ 500 UvKv Kx eSvq?

K) wekbv‡_i Kv‡Q iwn‡gi †`bv 500 UvKv
L) iwng wekbv‡_i †_‡K cY¨ wK‡b‡Q 500 UvKv
M) iwn‡gi Kv‡Q wekbv‡_i †`bv 500 UvKv
N) wekbv‡_i KvQ †_‡K 500 UvKv cvIqv †M‡Q

15| Zvi‡j¨i AbcvZ †KvbwU?

K) $\frac{\text{PjwZ }`vq - (gR` cY¨ + AwMg LiP)}{\text{PjwZ m¤ úwË}}$
L) $\frac{\text{PjwZ m¤ úwË} + (gR` cY¨ - AwMg LiP)}{\text{PjwZ }`vq}$
M) $\frac{\text{PjwZ m¤ úwË}}{\text{PjwZ }`vq}$
N) $\frac{\text{PjwZ m¤ úwË} - (gR` cY¨ + AwMg LiP)}{\text{PjwZ }`vq}$

16| bxU AcwiPvjb Avq-

K) cwiPvjb AvqÑAcwiPvjb e¨q
L) AcwiPvjb AvqÑAcwiPvjb e¨q
M) AcwiPvjb AvqÑcwiPvjb e¨q
N) cwiPvjb AvqÑcwiPvjb e¨q

mRbkxj ck :

1| hwZb GÛ ev`vm Gi wewfb †jb‡`‡bi Av‡jv‡K wb‡gv³ †ilqvwgj ^Zix Kiv n‡q‡Q|

hwZb GÛ ev`vm

†ilqvwgj

31 gvP 2011

wnmv‡ei bvg	†WweU UvKv	†µwWU UvKv
cY¨ µq I cY¨ weµq	95,000	1,40,000
cY¨ †diZ	4,000	3,000
gRwi	10,000	-
µq cwienb	2,000	-
weµq cwienb	800	-
exgv wcwgqvg	5,000	-
weÁvcb LiP	2,500	-
Abv`vqx †`bv	1,000	-
Kwgkb cwß	-	2,600
hš¿cwZ	40,000	-
†eZb	13,000	
D‡Ëvjb I gjab	17,000	1,00,000
†`bv`vi I cvIbv`vi	35,000	19,700
nv‡Z bM`	25,000	
gR` cY¨ (1 jv Gwcj 2010)	15,000	
	2,65,300	2,65,300

mgš^qmgn:

1) mgvcbx gR` c‡Y¨i evRvigj¨ 17,500 UvKv I µqgj¨ 25,000 UvKv|
2) hš¿cwZi Dci 10% AePq ai‡Z n‡e|
3) gRix 2,000 UvKv e‡Kqv|
 K. wewµZ c‡Y¨i e¨‡q wbYq Ki?
 L. †gvU gbvdv 31,500 UvKv n‡j, bxU gbvdvi cwigvY KZ?
 M. hwZb GÛ ev`vm-Gi gwjKvbv mZ weeiYx c¯‘Z Ki|

2| Avbgbv †mb GKRb e¨emvqx| Zvi wnmvei ¶K wb‡gv³ †ilqvwgj ^Zwi K‡i‡Qb|

†ilqvwgj : 31 wW‡m¤^i 2010

wnmv‡ei bvg	‡WwevU UvKv	‡µwWU UvKv
cY¨ weµq		35,800
cY¨ µq	14,525	
†eZb	2,325	
hvZvqvZ LiP	9,300	
evox fvov	1,250	
exgv LiP	2,450	
bM`	17,500	
e¨vsK I fvi Wvd U		1,250
gjab		19,275
D‡Ëvjb	12,000	
†`bv`vi	11,725	
cvIbv`vi		9,750
hšcwZ	10,000	
FY (2015 †Z c‡`q)		15,000
	81,075	81,075

mgš^qmgn:

1| gR` cY¨ (31/12/2010) 3000 UvKv

2| ¯’vqx m¤ú‡`i Dci 10% AePq avh Ki|

3| F‡Yi Dci 6% nv‡i 6 gv‡mi m` e‡Kqv i‡q‡Q|

4| †eZb e‡Kqv 2000 UvKv

K. F‡Yi e‡Kqv m‡`i cwigvY KZ?

L. Avbgbv †m‡bi 2010 mv‡ji 31 wW‡m¤^i Zwi‡L mgvß eQ‡ii †gvU gbvdv wbYq Ki|

M. Avbgbv †m‡bi 31/12/2010 Zwi‡L gwjKvbv m‡Zi cwigvY KZ?

3| Lvw`Rv GÊ †Kvs-Gi 31†k wW‡m¤i, 2012 mv‡j †ilqvwgjvU wbgic:

µwgK bs	wnmv‡ei bvg	L.c.	†WwevU UvKv	‡µwWU UvKv
1	cviw¤K gR` cY¨		15,000	
2	cY¨ µq I weµq		40,000	1,05,000
3	†eZb		5,000	
4	†diZ		2,000	1,000
5	exgv wcwgqvg		750	
6	Kviewi evÆv		1,050	750
7	cwienb LiP		2,500	
8	weÁvcb LiP		2,750	
9	evÆv cwiß			1,000
10	wk¶vbwek fvZv I †mjvwg		1,300	2,600
11	wewea †`bv`vi		40,000	
	†gvU		1,10,350	1,10,350

mgš^qmgn:

1. mgvcbx gR` cY¨ 12,300 UvKv|
2. cY¨ µq 2,000 UvKv wnmve f³ nqwb|
3. Lvw`Rv GÛ †Kvs Gi mZwaKvix 1,000 UvKvi cY¨ D‡Ëvjb K‡i‡Qb hv wnmve f³ nqwb|
4. †`bv`v‡ii Dci 4% nv‡i Abv`vqx cvIbv mwÂwZ ai‡Z n‡e|
5. weÁvcb LiP 5 eQ‡ii Rb¨ cwi‡kva Kiv n‡q‡Q|

K. AcwiPvjb Avq-Gi cwigvY KZ?

L. Dch³ Z‡_¨i Av‡jv‡K h_vh_ Q‡K Lvw`Rv GSUTONNYMJ †Kvs Gi †gvU gbvdv wbYq Ki?

M. eQi †k‡l Lvw`Rv GÛ †Kvs Gi cwiPvjb gbvdv KZ n‡e QK e¨envi K‡i wbYq Ki|

5| wbwLj P‡›`i e¨emv‡qi 30-06-2012 Zvwi‡Li †ilqwgj I Ab¨vb¨ Z_¨vw` wbgic:

µwgK bs	wnmv‡ei bvg	L.c.	†WweU UvKv	†µwWU UvKv
1	cY¨ µq I weµq		1,50,000	3,00,000
2	D‡Ëvjb I gjab		90,000	2,00,000
3	†`bv`vi I cvIbv`vi		82,000	42,000
4	AšÍgLx †diZ		4,000	
5	cvc¨ wej I c‡`q wej		6,000	11,000
6	evÆv		4,000	3,000
7	Kwgkb		1,000	400
8	†eZb (10 gvm)		20,000	
9	wewea ¯’vqx m¤ú`		1,00,000	
10	Abv`vqx cvIbv I Abv`vqx cvIbv mwÂwZ		3,000	2,600
11	nv‡Z bM`		45,000	
12	Kvievix evÆv		3,000	1,000
13	cvi¤K gR` cY¨		52,000	
	†gvU		5,60,000	5,60,000

mgš^qmgn:

1. mgvcbx gR` c‡Y¨i µqgj¨ 20,000 UvKv Ges evRvi gj¨ 22,000 UvKv|
2. †`bv`v‡ii 10% Abv`vqx †`bv mwÂwZ avh Ki|
3. gja‡bi Dci 5% nv‡i m` ai‡Z n‡e|
4. ¯’vqx m¤ú`i Dci 5% nv‡i AePq ai‡Z n‡e|

K. wbwLj P‡›`i PjwZ m¤ú‡`i †gvU cwigvY wbYq Ki|

L. Dch³ Z‡_¨i wfwË‡Z 30 Rb 2012Zvwi‡L mgvß eQ‡ii wek` Avq weeiYx c¯‘Z Ki|

M. wbwLj P‡›`i e¨emv‡qi bxU gbvdvi AbcvZ I PjwZ AbcvZ wbYq Ki|

5| mifx †UWv‡mi 2011 mv‡ji †ilqwgjwU wbgic:

µ/bs	wnmv‡ei bvg	L.c.	†WweU UvKv	†µwWU UvKv
1	cvi¤K gR` cY¨		20,000	
2	µq I weµq		80,000	1,20,000
3	weµq †diZ		3,000	
4	µq †diZ			4,000
5	Avmevec Î		24,000	
6	gRwi		3,000	
7	µq cwienb		1,000	
8	†eZb		12,000	
9	fvov		5,000	
10	5% FY			28,000
11	LvRbv I Ki		6,000	
12	Kwgkb cwß			2,000
			1,54,000	1,54,000

Ab¨vb¨ Z_¨w` : 1| mgvcYx gR` c‡Y¨i gj¨ 14,000 UvKv, 2| e‡Kqv gRwi 500 UvKv,
3| Avmevec‡Î i Dci 10% AePq avh K‡iv
4| GK eQ‡ii F‡Yi m` e‡Kqv i‡q‡Q|

K. eQi †k‡l mifx †UWv‡mi Avmevec‡Î i wbU gj¨ KZ|

L. Dcwi³ Z_¨w` i Av‡jv‡K mifx †UWv‡mi wbU jvf ev ¶wZ wbYq Ki|

M. Dch³ Z_¨w` Aej¤^‡b mifx †UWv‡mi gwjKvbv mZ weeiYx c¯‘Z Ki|

6| dvj¸bx G›UvicvBR-Gi 2012 mv‡ji †gvU jv‡fi cwigvY 35,000 UvKv| 2012 mv‡j D³ cwZôv‡bi †ilqwgjwU wbgic:

dvj¸bx G›UvicvBR
†ilqwgj : 31 wW‡m¤^ii, 2012

µ/bs	wnmv‡ei bvg	L.c.	†WweU UvKv	†µwWU UvKv
1	gjab			1,30,000
2	D‡Ëvjb		1,5,000	
3	µq I weµq		46,000	51,000
4	nv‡Z bM`		5,000	
5	e¨vsK Rgv		10,000	
6	Awdm miÄvg		27,000	
7	`vjvb‡KvVv		50,000	
8	†eZb		7,000	
9	fvov		10,000	
10	weµq †diZ		4,000	
11	wewea †`bv`vi		18,000	
12	wewea cvIbv`vi			12,000
13	wk¶vbwek †mjvwg			2,000
14	Abv`qx ‡`bv		3,000	
			1,95,000	1,95,000

Ab¨vb¨ Z_¨w` : 1| mgvcbx gR` c‡Y¨i µqgj¨ 28,000 UvKv Ges evRvigj¨ 30,000 UvKv| 2| e‡Kqv †eZb 1,500 UvKv Ges AwMg fvov 2,000 UvKv| 3| ewK‡Z cY¨ weµq 6,000 UvKv wnmve f³ Kiv nqwb|

K. dvj¸bx G›UvicvBR Gi wewµZ c‡Y¨i e¨‡qi cwigvY wbicY Ki|

L. dvj¸bx G›UvicvBR Gi wbU jvf ev ¶wZ wbYq Ki|

M. 31 wW‡m¤^i 2012 Zwi‡L dvj¸bx G›UvicvBR Gi Aww_K Ae¯’vi weeiYx ^Zwi Ki|

7| wcqwš †UWv‡mi 31 gvP 2011 Zwi‡Li †ilqwgjwU wbgic:

µwgK bs	wnmv‡ei bvg	L: c:	†WweU UvKv	†µwWU UvKv
1	cvi¤^K gR` cY¨		35,000	
2	µq I weµq		76,000	1,16,000
3	Avš–t cwienb		3,000	
4	fvov		900	
5	†`bv`vi		80,000	
6	†diZ		400	300
7	gjab			90,000
8	cvIbv`vi			16,000
9	e¨emwqK evÆv		1,500	2,000
10	Rvjvwb		600	
11	ïé		2,000	
12	Kwji gRwi		500	
13	Kwgkb			700
14	†eZb (14 gv‡mi)		14,000	
15	weÁvcb		3,000	
16	8% FY (30/6/10)			30,000
17	nv‡Z bM`		38,100	
			2,55,000	2,55,000

Ab¨vb¨ Z_¨w` : 1. eQi †k‡l AwewµZ c‡Y¨i gj¨ 45,000 UvKv| 2. ewK‡Z cY¨ weµq 6,000 UvKv wnmve f³ nqwb| 3. weÁvc‡bi $\frac{2}{5}$ Ask wej¤^Z Ki‡Z n‡e| 4. †`bv`v‡ii 4,000 UvKv Av`vq‡hvM¨ bq|

K. wcqšx †UWv‡mi †gvU gbvdvi cwigvY wbYq Ki|

L. wcqšx †UWv‡mi wbU gbvdvi cwigvY 30,500 UvKv, 31/03/2011 Zwi‡L gwjKvbv m‡Zi cwigvY KZ? M. eQi †k‡l wcqšx †UWv‡mi Aww_K Ae¯’vi weeiYx c¯‘Z Ki|

8| ivqnvb G›UvicvBR 2012 mv‡j cvBKwi e¨emv K‡i 25,000 UvKv †gvU jvf K‡ib| 31 wW‡m¤^i 2012 Zwi‡Li D³ cwZôv‡bi †ilqwgj I Ab¨vb¨ Z_¨ wbgic:

µwgK bs	wnmv‡ei bvg	L: c:	†WweU UvKv	†µwWU UvKv
1	e¨vsK Rgv‡Zwi ³			23,000
2	µq I weµq		22,000	60,000
3	weµq †diZ I µq †diZ		3,000	1,000
4	†`bv`vi I cvIbv`vi		35,000	8,000
5	10% wewb‡qvM (1-7-10)		20,000	
6	¯vqx m¤ú`		80,000	
7	Abv`vqx cvIbv		2,000	
8	Abv`vqx cvIbv wmwÂwZ			4,000
9	gjab			1,00,000
10	gja‡bi m`		5,000	
11	cvi¥K gR` cY¨		23,000	
			1,96,000	1,96,000

Ab¨vb¨ Z_¨w`: 1. mgvcbx gR` c‡Y¨i µqgj¨ 20,000 UvKv I evRvi gj¨ 22,000 UvKv|

2. K¨vk ev· n‡Z 500 UvKvi `BwU †bvU nwi‡q †Mj|

3. av‡i cY¨ µq 2,000 UvKv wnmvef³ nqwb|

K. Dch³ Z_¨ n‡Z ivqnvb G›UvicvB‡Ri Zvij¨ AbcvZ wbYq Ki|

L. D‡jwLZ †gvU jvf Ašf³ K‡i wek` Avq weeiYx c¯‘Z Ki|

M. Dch³ Z‡_¨i Av‡jv‡K ivqnvb G›UvicvB‡Ri gwjKvbv mZ weeiYx c¯‘Z Ki|

9| Rbve mv‡`‡Ki 31 wW‡m¤^i 2011 Zwi‡Li †ilqwgjwU wbgic:

Rbve mv‡`K

†ilqwgj : 31 wW‡m¤^i 2011

µwgK	wnmv‡ei bvg	‡WweU UvKv	†µwWU UvKv
1	D‡Ëvjb I gjab	45,000	1,00,000
2	µq I weµq	75,000	1,70,000
3	†`bv`vi I cvIbv`vi	41,000	21,000
4	fvov	30,000	
5	cvc¨ wej I c‡`q wej	3,000	5,500
6	Kwgkb	2,500	200
7	†eZb (8 gvm)	10,000	
8	¯vqx m¤úwË	70,000	
9	Abv`vqx cvIbv I Abv`vqx cvIbv mwÂwZ	1,500	1,300
10	nv‡Z bM`	32,500	
11	e¨emvwqK evUv	1,500	500
12	gR` cY¨ (1/1/11)	24,500	
13	gRwi	1,500	
14	mÂqc‡Îi m`		12,500
		3,11,000	3,11,000

mgšq mgn :

1. mgvcbx gR` cY¨ 20,000 UvKv
2. Awjwl LZ µq 20,000 UvKv
3. gja‡bi Dci 5% m` ai‡Z n‡e|
4. ¯’vqx m¤úwËi 5% AePq avh Ki‡Z n‡e|
5. 1,000 UvKvi †`bv`vi †`Dwjqv n‡q †Mj|

K) Rbve mv‡`‡Ki wbU µ‡qi cwigvY KZ?

L) †gvU gbvdv 78,000 UvKv n‡j QK e¨envi K‡i wbU gbvdv ev ¶wZi cwigvY wbYq Ki|

M) Rbve mv‡`‡Ki 31 wW‡m¤^i Zwi‡L m¤ú` I `v‡qi cwigvY wbicY Ki|

10| ingvb GÛ ev`v‡mi 2010 I 2011 mv‡ji wKQ wnmve †`qv Av‡Q|

	2010	2011		2010	2011
†gvU gbvdv	16,000	15,500	PjwZ m¤ú`	8,500	11,000
bxU gbvdv	6,900	5,600	PjwZ `vq	6,400	9,500
weµq	90,000	92,000	gR` cY¨	1,200	900
wewb‡qwRZ gjab	50,000	75,000			

K. 2010 I 2011 mv‡ji cwiPvjb e¨‡qi cwigvY KZ?

L. 2010 mv‡ji wbU gbvdvi AbcvZ I wewb‡qwRZ gjab Avq AbcvZ KZ?

M. cwZôv‡bi 2011 mv‡ji ¯^í‡gqv`x `vq cwi‡kva ¶gZv hvPvB Ki|

GKv`k Aa¨vq

c‡Y¨i µqgj¨, Drcv`b e¨q I weµqgj¨

e¨emvwqK D‡Ï‡k¨ †h mg¯Í cY¨ mvgMx Drcv`b, µq Ges weµq Kiv nq †m mg¯Í cY¨ `‡e¨i h_vh_ gj¨ wbaviY Kiv AZ¨š Riix mwVKfv‡e gj¨ wbaviY Ki‡Z bv cvi‡j e¨emv‡qi e¨emvwqK ¶wZi cvkvcwk cvi¯úwiK Av‡iv bvbwea mgm¨vi D™e n‡e| e¨emvwqK cwZ‡hvwMZvq wU‡K _vKvi Rb¨ cwZwU cY¨`‡e¨i Drcv`‡bi †¶‡Î Drcv`b e¨q ev cY¨ µ‡qi †¶‡Î mwVK µqgj¨ Ges m‡evcwi mwVKfv‡e weµqgj¨ wbaviY K‡i †µZv Ges we‡µZvi Df‡qiB ¯^v_ msi¶Y Ki‡Z nq|



GB Aa¨vq †k‡l Avgiv Ñ

- e¨emv‡qi cwZôv‡bi c‡Y¨i µqgj¨ I weµqgj¨ wbaviY Ki‡Z cvie|
- Drcv`b e¨‡qi Dcv`v‡bi †kwYwefvM Ki‡Z cvie|
- c‡Y¨i Drcv`b e¨q weeiYx c¯‘Z K‡i †gvU Drcv`b e¨q I weµqgj¨ wbaviY Ki‡Z cvie|

µqgj¨ I weµqgj¨ wbavi Y :

cwZwU e¨emvq cwZôv‡bi B wnmve i¶‡bi gL¨ D‡Ïk¨ n‡jv cKZ jvf †jvKmvb wbYq Kiv| cKZ jvf †jvKmvb wbYq ZLbB m¤e n‡e hw` c‡Y¨i mwVK µqgj¨ I weµqgj¨ wbavi Y Kiv hvq| mvavi YZ µqKZ c‡Y¨i `v‡gi mv‡_ †h mg¯Í LiP mgn mivmwi RwoZ †m mg¯Í LiPmgn †hvM K‡i µqgj¨ wbicY Kiv nq| cvkvcwk µqg‡j¨i mv‡_ cY¨‡K weµq Dc‡hvMx Kiv chš †h mg¯Í LiP¸‡jv msNwUZ nq †m¸‡jv‡K †hvM K‡i Zvi mv‡_ cZ¨wkZ gbvdvi cwigvY †hvM K‡i c‡Y¨i weµqgj¨ wbYq Kiv n‡q _v‡K|

µqgj¨ wbicY :

mvavi Yfv‡e µqgj¨ ej‡Z eSvq cY¨ µ‡qi mgq we‡µZv‡K †h gj¨ c`vb Kiv n‡q _v‡K| wKš cKZ A‡_ we‡µZv‡K †`qv c`Ë A‡_i mv‡_ †µZvi ¸`vg chš cY¨ †cŠQv‡bv eve` ‡h mg¯Í Avbl w½K LiP msNwUZ n‡q _v‡K Zvi †hvMd‡ji mgwóB n‡”Q µqgj¨| †µZvi †`vKvb ev ¸`v‡g †cŠQv‡bv chš †h mg¯Í LiP¸‡jv msNwUZ nq Zv‡K ejv nq cZ¨¶ LiP| †hgb- RvnvR ev †ij fvov, c¨wKs LiP, Avg`wb ïé, WK PvR, exgv LiP, Kwj LiP BZw`| D`vni‡Yi mvnv‡h¨ welqwU eSv‡bv n‡jv:-

MvRxc‡ii e¨emvqx Rbve mvgv` GÛ mÝ Gi bv‡g PÆMvg †_‡K 5,000 wjUvi mqweb ^Zj 120 UvKv wjUvi `‡i µq Kiv n‡jv| UvK fvov 25,000, UvKv Kwj LiP 1,200 UvKv, †Uvj LiP- 1,000 UvKv| ¸`v‡g cY¨ Lvjvm gRix 1,500 UvKv cwi‡kva Kiv n‡jv| G‡¶‡Î cwZ wjUvi ^Z‡ji µqgj¨ `vov‡e|

	UvKv	UvKv
mqweb ^Zj µq (5000 wjUvi × 120 UvKv)		6,00,000
(+) cZ¨¶ LiP :		
UvK fvov	15,000	
Kwj LiP	1,200	
†Uvj LiP	1,000	
cY¨ Lvjvm gRix	1,500	
		18,700
†gvU µqgj¨		6,18,700

cwZ wjUvi ^Z‡ji µqgj¨ (618700 ÷ 5000) = 123.74 UvKv|

wb‡gi Q‡K µqgj¨, µxZ c‡Y¨i †gvU e¨q I weµqgj¨ †`Lv‡bv n‡jv:

cwZôv‡bi bvg

.....mv‡ji Zwi‡Li

weeiY	UvKv	UvKv
c‡Y¨i µ‡qi Rb¨ c`Ë A_		****
†hvM: cZ¨¶ LiPmgn		
• cwienb		
• gRix	****	
• ïé	****	
• Ki	****	
µqgj¨	****	

†hvM: c‡iv¶ LiPmgn		
• fvov	****	
• †eZb	****	
• weÁvcb	****	

µxZ c‡Y¨i †gvU e¨q		****
†hvM: cZ¨wkZ gbvdv		****
weµqgj¨		****

weµqgj¨ wbicY

µqKZ cY¨ ev Drcw`Z cY¨‡K weµq Dc‡hvMx K‡i †Zvjvi Rb¨ A_vr †fv³vi wbKU †cŠQv‡bv chš µqg‡j¨i mv‡_ Ab¨vb¨ c‡iv¶ LiP †hgb- †`vKvb fvov, KgPvix‡`i †eZb, we`¨r, weÁvcb, cwienb LiP BZ¨w` †hvM K‡i †gvU e¨q wbaviY Kiv nq| GB †gvU e¨‡qi mv‡_ cZ¨wkZ gbvdv †hvM K‡i weµqgj¨ wbaviY Kiv nq| D`vni‡Yi mvnv‡h¨ welqwU eSv‡bv n‡jv| †hgb: c‡ei µqKZ c‡Y¨i †gvU µqgj¨ wQj- 6,18,700 UvKv, Gi mv‡_ cY¨ weµq eve` KgPvix‡`i †eZb 6000, we`¨r wej 1500, weÁvcb LiP 2000 I hvZvqvZ LiP 1000 UvKv e¨q nq| †gvU e¨‡qi 10% gbvdv a‡i weµqgj¨ n‡eÑ

	UvKv	UvKv
†gvU µqgj¨		6,18,700
(+) c‡iv¶ LiP:		
KgPvix‡`i †eZb	6,000	
we`¨r wej	1,500	
weÁvcb LiP	2,000	
hvZvqvZ LiP	1,000	
		10,500
†gvU e¨q		6,29,200
(+) cZ¨wkZ gbvdv (6,29,200 × 10%)		62,920
weµqgj¨		6,92,120

cwZ wjUvi ^Z‡ji weµqgj¨ (692120 ÷ 5000) = 138.42 UvKv
wb‡gi D`vni‡bi mvnv‡h¨ µqgj¨, µxZ c‡Y¨i †gvU e¨q I weµqgj¨ †`Lv‡bv n‡jv :

D`vniY:
XvKvi GKRb e¨emvqx Rbve bwmi DwÏb wf‡qZbvg †_‡K cwZ ewÛj 4,000 UvKv `‡i 1,000 ewÛj †XDwUb Avg`vbx K‡ib| 1,000 ewÛj †XDwU‡bi Rb¨ wZwb wb‡gv³ LiP ¸‡jv cwi‡kva K‡ib-
Avg`vbx ïé 15,000; RvnvR fvov 75,000; exgv LiP 8,000; wKqwis PvR 7,000; Kwj gRix 2,000; UvK fvov 20,000; GQvov wZwb ¸`vg I †`vKvb fvov 12,000; KgPvix‡`i †eZb 7,000 UvKv| cwZ ewÛj †XDwUb weµ‡qi Rb¨ 10 UvKv nv‡i Kwgkb c`vb K‡ib| D³ e¨emvqx †gvU e¨‡qi Dci 15% jvf a‡i †XDwUb weµq K‡ib|

mgvavb:

Rbve bwmi DwÏ‡bi
µqgj¨ I weµqgj¨ weeiYx

weeiY	UvKv	UvKv
†XDwUb µq(1,000 ewÛj × 1000 UvKv)		40,00,000
†hvM: cZ¨¶ LiP		
Avg`vbx ïé	15,000	
RvnvR fvov	75,000	
exgv LiP	8,000	
wKqwis PvR	7,000	
Kwj gRix	2,000	
UvK fvov	20,000	
		1,27,000
†gvU µqgj¨		41,27,000
†hvM: c‡iv¶ LiP		
¸`vg I †`vKvb fvov	12,000	
KgPvix‡`i †eZb	7,000	
Kwgkb (1000 ×10)	10,000	
		29,000
†gvU e¨q		41,56,000
†hvM: cZ¨wkZ gbvdv (41,56,000 × 15%)		6,23,400
weµqgj¨		47,79,400

cwZ ewÛj †XDwU‡bi †gvU e¨q = (41,56,000 ÷ 1000) = 4,156 UvKv
cwZ ewÛj †XDwU‡bi weµqgj¨ = (47,79,400 ÷ 1000) = 4,779.40 UvKv

KvR : Ljbvi Rbve nvbvb mv‡ne PÆMvg †_‡K 200 cv¤ú †gwkb µq Ki‡jb| cwZwU cv¤ú †gwk‡bi µqgj¨ 5,000 UvKv| wZwb Mvox fvov 20,000 UvKv, exgv LiP 2,000 UvKv ïé 1,000 UvKv WK PvR 1,200 UvKv cwi‡kva Ki‡jb| GQvov wZwb ¸`vg fvov eve` 4,000 UvKv, ‡`vKvb fvov 3,000 UvKv, KgPvix‡`i †eZb 2,500 UvKv we`¨r LiP eve` 2,000 UvKv cwi‡kva K‡i‡Qb|
KiYxq: µqgj¨, ‡gvU e¨q I weµq gj¨ |

Drcv`b e¨q I Drcv`b e¨v‡qi Dcv`vb





Drcv`b e¨v‡qi avivYv I Zvrch :

¯^vfweKfv‡e †Kvb cY¨ Drcv`b ev ARb Ki‡Z †h e¨q nq Zvi mgwóB n‡"Q Drcv`b e¨q| †Kvb A_‰bwZK m¤ú` AR‡bi Rb¨ †h gj¨ Z¨vM Kiv nq Zv‡K e¨q (cost) e‡j| ms‡¶‡c ejv hvq e¨q n‡"Q gj¨ wnmv‡e wKQ †`qv ev Z¨vM Kiv, mZivs mnR fvlvq ejv hvq †Kvb cY¨ ev †mev mwó ev Drcv`b Ki‡Z †h gj¨ Z¨vM Ki‡Z nq ev LiP nq Zv‡KB Drcv`b e¨q ejv nq| †Kvb `e¨ KviLvbvq Drcv`‡bi Rb¨ KvPvgvj µq †_‡K ïi K‡i `e¨wU e¨envi Dc‡hvMx ev mgwß c‡Y¨ (Finished goods) cwiYZ Kivi Rb¨ hveZxq Li‡Pi mgwóB n‡jv H `‡e¨i Drcv`b e¨q| †hgb- dwbPv‡ii KviLvbvq dwbPvi ^Zwii Rb¨ e¨eüZ KvV, is ewbk Ges k‡gi Rb¨ c`Ë gRix, hšcwZ e¨envi‡ii e¨q Ges Ab¨vb¨ mKj e¨‡qi mgwó‡K ejv n‡e dwbPv‡ii Drcv`b e¨q| †Zgwb BU ^Zwii KviLvbvq evj, gwU, kwgK Ges †cvov‡bvi Li‡Pi mgwóB nj B‡Ui Drcv`b e¨q|

†Kvb Kviewi cwZôv‡bi gj j¶¨B n‡"Q Drcv`b e¨q wbqšY Kivi gva¨‡g cZ¨wkZ gbvdv ARb Kiv| wkí KviLvbvi Drcw`Z c‡b¨i Drcv`b e¨q wbaviY, e¨q wbqšY, weµqgj¨ wbaviY, ckvmwbK wbqšY I e¨e¯'vcbvi bxwZ wbaviYgjK Kv‡R Drcv`b e¨q AZ¨š¿ iZcY fwgKv cvjb K‡i| Kiev‡ii Drcw`Z `‡e¨i †gvU LiP Ges GKK cwZ Drcv`b LiP wbYq Kiv AwZ Riix| KviY †Kvb `e¨ ev †mevi †gvU e¨q Ges GKK e¨q mwVKfv‡e wbYq Kiv bv n‡j mwVK weµqgj¨ wbaviY Kiv hvq bv|

†gvU Drcv`b e¨q wbY‡qi mv‡_ †h mg¯Í Dcv`vb¸‡jv RwoZ A_¨vr cZ¨¶ I c‡iv¶ Li‡Pi wnmve¸‡jv mwVKfv‡e c‡qvM Ges msi¶‡bi gva¨‡g GKw`‡K †hgb- Drcv`‡bi wewfb Dcv`‡bi LiP m¤ú‡K Rvbv hvq, Ab¨w`‡K AcPq I Ace¨envi †iva K‡i †gvU Drcv`b e¨q wbqšY I nvm K‡i cwZôvb‡K mvd‡j¨i ¯^Y wkL‡i †cŠQv‡bv hvq|

KvR : Drcv`b e¨q wbYq GKwU cwZôv‡bi Rb¨ Acwinvh †Kb?

Drcv`b e¨q wbY‡qi D‡Ïk¨ :

Drcv`b e¨q wbYq Kiv Drcv`b e¨q wnmve weÁv‡bi cv_wgK D‡Ïk¨| Drcv`b e¨q wbY‡qi mv‡_ cwZôv‡bi Aw¯ÍZ I mvdj¨ eûjvs‡k wbfi K‡i| wb‡g Drcv`b e¨q wbY‡qi D‡Ïk¨ eYbv Kiv n‡jv|

1| jvf †jvKmvb wbYq : cwZwU e¨emvwqK cwZôv‡biB gj D‡Ïk¨ n‡"Q e¨emv‡qi mwVK Aw_K wPÎ Z_v cKZ jvf †jvKmvb m¤ú‡K AeMZ nIqv| Drcv`b e¨q wbY‡qi gva¨‡g †mB jvf †jvKmvb wbYq Kiv m¤e|

2| gR` c‡Y¨i gj¨ wbaviY : wnmve Kvj †k‡l †h gR`cY¨ ¸`v‡g †_‡K hvq Zvi gj¨ wbavi‡Yi †¶‡Î I Drcv`b e¨q wbYq Kiv AZ¨š c‡qvRb|

3| `wqZ wbaviY : ce wbawiZ Drcv`b e¨‡qi mv‡_ cKZ e¨‡qi Zjbv K‡i ZviZg¨ ev cv_K¨ †ei K‡i cv_K¨ ev ZviZ‡g¨i KviY Ges †Kvb †¶‡Î cv_K¨ i‡q‡Q Ges GB cv_‡K¨i Rb¨ †Kvb e¨w³ `vqx Zv wbaviY K‡i e¨q wbqšY Kiv hvq|

4| weµqgj¨ wbaviY : cwZ‡hvMZvgjK evRv‡i jvfRbK weµqgj¨ wbavi‡Yi D‡Ïk¨ Drcv`b e¨q wbYq Riix, Drcv`b e¨q wbYq †Kŝkj c‡qvM K‡i c_gZ cY¨ mvgMx I †mevK‡gi GKK cwZ Drcv`b e¨q wbYq Kiv nq, cieZxKv‡j cY¨ mvgMx ev †mev K‡gi Pwn`v, evRv‡i cwZ‡hvMi Ae¯’vb, miKwi wbqšY Ges †Kv¤úvbxi gbvdvbxwZ we‡ePbv K‡i Drcv`b e¨‡qi mv‡_ kZKiv nv‡i gbvdvi cwigvY †hvM K‡i Drcw`Z cY¨ mvgMxi cvBKvix I LPiv gj¨ wbaviY Kiv nq|

5| ev‡RU cYqb : ev‡RU‡K ejv nq †Kv¤úvwbi fwel¨r Kg cYvjxi w`K wb‡`kbv| †Kw¤úvbi cwZwU Li‡Pi ev‡RU c¯‘Z Ki‡Z nq| GKK cwZ Drcv`b e¨q wbYq Kivi d‡j †gvU e¨‡qi ev‡RU wbYq Kiv m¤e nq|

6| cKí gj¨vqb : †h †Kvb cwZôvb‡K †Kvb cKí nv‡Z †bqvi c‡e A_‰bwZK w`K †_‡K cKíwU jvfRbK n‡e wKbv Zv gj¨vqb K‡i wb‡Z nq| mZivs cK‡íi m¤ve¨Zv hvPv‡qi †¶‡Î (Feasibility Study) Drcv`b e¨q wbYq ¸iZcY fwgKv cvjb K‡i _v‡K|

| KvR: Drcv`b e¨q wbY‡q Avi wK wK D‡Ïk¨ _vK‡Z cv‡i| |
|---|

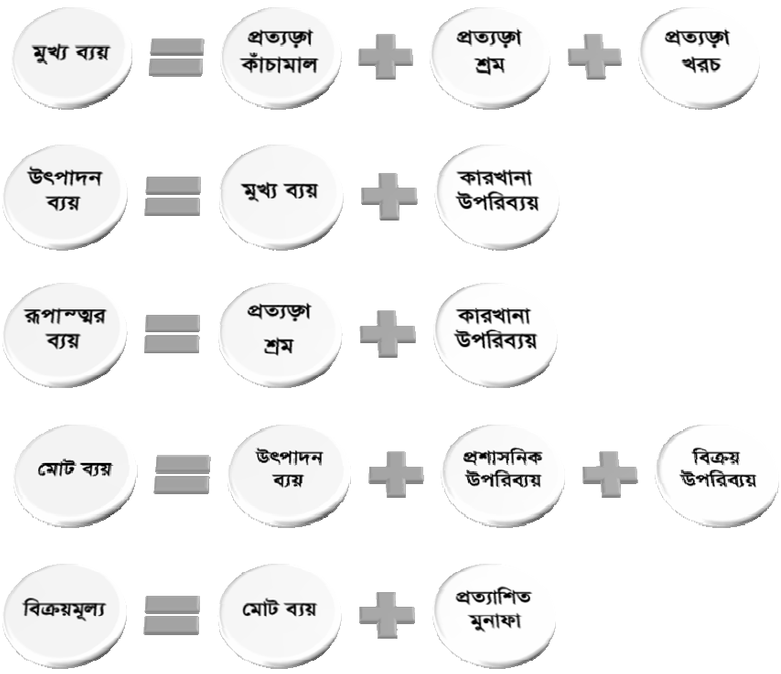
Drcv`b e¨‡qi Dcv`vb :

†Kvb cY¨ ev †mev Drcv`‡bi †¶‡Î †gvU e¨‡qi cwigvb wbYq KivB †kl K_v bq| h_vh_ wbqšY I wm×vš Mn‡Yi Rb¨ e¨q Dcv`vb¸‡jvi we‡klY I †kYxwefvM Kiv c‡qvRb| G Rb¨ †gvU e¨q‡K Dcv`vb Abhvqx we‡klY Kiv nq| †h mKj DcKiY e¨q Ges Avbl½K DcwiLiP wb‡q c‡Y¨i ev †mev K‡gi †gvU Drcv`b e¨q MwVZ nq Zv‡`i c‡Z¨KwU‡K e¨‡qi Dcv`vb ejv nq| mvgMxK fv‡e e¨‡qi Dcv`vb wZbwU wb‡g Drcv`b e¨‡qi Dcv`v‡bi †kbxwefvM Q‡Ki mvnvh¨ Dc¯vcb Kiv n‡jv|





Dc‡iv³ e¨q Dcv`v‡bi gva¨‡g †gvU e¨q (Total cost) wbawiZ nq|
Drcv`‡bi †gvU e¨q‡K wbgwjwLZfv‡e we‡klY Kiv hvq:



Drcv`b e¨‡qi Dcv`vb¸‡jv‡K wb‡g ms‡¶‡c Av‡jvPbv Kiv n‡jv|

1| KvPvgvj

i) cZ¨¶ KvPvgvj : †h KvPvgvj Drcw`Z c‡Y¨i cavb Dcv`vb Ges Gi LiP mn‡R I mivmwifv‡e Drcw`Z `‡e¨i e¨qi‡c wPwýZ Kiv hvq ZvnvB cZ¨¶ KvPvgvj| cZ¨¶ KvPvgvj gL¨ e¨‡qi Ašf³ Kiv nq| †hgb- eB Drcv`‡b KvMR| Avmevecwi ^Zwi‡Z KvV, P‡Ui Rb¨ cvU, wPwbi Rb¨ B¶ mZvi Rb¨ Zjv wKsev Kvc‡oi Rb¨ mZv n‡jv cZ¨¶ KvPvgvj|

ii) c‡iv¶ KvPvgvj : cZ¨¶ KvPvgvj ev‡` Ab¨vb¨ mg¯Í ai‡bi gvjvgvjB c‡iv¶ KvPvgvj e‡j| A_vr †h me KvPvgvj Drcv`‡bi Rb¨ mivmwi RwoZ bq| †hgb- kvU ^Zwii Rb¨ mZv I †evZvg| Avmevecwi ^Zwii Rb¨ †c‡iK, RZv ^Zwii AvVv BZ¨w` | c‡iv¶ KvPvgvj cY¨ ‰Zwi‡Z mnvqK Dcv`vb wn‡mv‡e KvR K‡i|

2| kg/gRix

i) cZ¨¶ gRix : †Kvb `e¨ Drcv`b Ki‡Z mivmwi †h kg RwoZ _v‡K Zv‡K cZ¨¶ kg e‡j| A_vr †m me KviLvbv kwgK KvPvgvj †_‡K cY¨‡K m¤úY Drcv`‡bi w`‡K wb‡q hvq A_ev hviv AvswkK Drcv`b ¯Íi †_‡K Avi¤ K‡i Drcv`bwU‡K m¤úYZv w`‡q _v‡K Zv‡`i gRwi‡K cZ¨¶ gRix e‡j| †hgb- cvUK‡j kwg‡Ki gRix, Kvco eq‡bi gRix, Avmevecx Î c¯‘‡Zi wgw¯¿ LiP BZ¨w`|

ii) c‡iv¶ gRix : †h me kwgK mivmwi fv‡e Drcv`b Kv‡h RwoZ bq Z‡e Drcv`b Kv‡R mnvqZv K‡i| Zv‡`i kg‡K c‡iv¶ kg ev gRix e‡j| †hgb Mv‡g›Um KviLvbvq †njcv‡ii gRix‡K c‡iv¶ kg ejv nq| KviY Zvi kg mivmwi Drcv`b Kv‡h RwoZ bq| ZvQvov Zvi k‡gi d‡j Drcv`‡bi cwigvb ew× cvq bv|

3| Av‡ivcY‡hvM¨ LiP :

K) cZ¨¶ LiP :

cZ¨¶ KvPvgvj ev gRixi AvIZvf³ bv n‡q I †h LiP¸‡jv c‡Y¨i mv‡_ mivmwi wPwýZ Kiv hvq Zv‡KB cZ¨¶ LiP e‡j| G LiP¸‡jv‡K Av‡ivcY‡hvM¨ LiP (Chargeable Expenses) ejv nq| †hgb-

* `vjvj‡KvVv wbgv‡Y we‡kl KswµU wg·v‡ii fvov
* ¯’vcZ¨ bKkv cYqb LiP
* RZv ^Zwii Rb¨ we‡kl fv‡e c¯‘Z Kiv dgv ev cv‡qi QvP
* †Kvb Pw³i wVKvKvh cvIqvi Rb¨ †h LiP, †hgb- `ic‡Îi µqgj¨, ågY e¨q BZ¨w`|

L) c‡iv¶ LiP: †h e¨q Drcw`Z c‡Z¨KwU c‡Y¨i Rb¨ Avjv`vfv‡e wPwýZ Kiv hvq bv- Zv‡KB c‡iv¶ e¨q e‡j| †hgb- GKwU †Uwej ^Zwi Ki‡Z KZUK †c‡iK LiP n‡q‡Q Zv wPwýZ Kiv hvq bv| Gai‡bi e¨q ¸‡jv‡K c‡iv¶ e¨q wnmve MY¨ Kiv nq| mvaviYZ †Kvb cwZôv‡bi mvgwMK e¨e¯’vcbvi Rb¨ Ges Gi Af¨š‿i wewfb cKv‡ii mnvqK KvR I mieivn Ae¨vnZ ivLvi Rb¨ c‡iv¶ e¨q msNwUZ n‡q _v‡K| c‡iv¶ LiP wZb cKvi: h_v:



K) KviLvbv Dcwie¨q : KviLvbvq e¨eüZ cZ¨¶ KvPvgvj Ges cZ¨¶ kg e¨wZZ Drcv`‡bi Ab¨vb¨ hveZxq c‡iv¶ LiP‡K KviLvbv DcwiLiP ejv nq| †hgb- KviLvbvi fvov, †cŠiKi, exgv, we`¨r I cwb mieivn|

L) ckvmwbK Dcwie¨q : Awdm I ckvmb msµvš LiP‡K ckvmwbK LiP e‡j| A_¨vr mgM e¨emvq cwZôv‡bi cwiPvjbv I Awdm e¨e¯’vcbvi ms‡M RwoZ c‡iv¶ LiP mgn‡K ckvmwbK LiP ev Dcwie¨q ejv nq| †hgb- Awdm KgPvix‡`i †eZb, Awd‡mi fvov, Ges Awdm msµvš Ab¨vb¨ ai‡bi e¨q, †hgb- KvMRcÎ, `wjjcÎ, Qvcv, WvK I Zvi, †Uwj‡dvb BZ¨w`|

M) weµq Dcwie¨q : ‰Zwi gvj weµq Ges weZi‡Yi Rb¨ c‡qvRbxq hveZxq LiP‡K weµq I wewj LiP e‡j| GB ai‡bi LiP mvaviYZ Drcw`Z c‡Y¨i digv‡qk msMn, bZb evRvi mwó, civZb evRvi eRvq ivLv I

LwiÏv‡K AvKó Kiv‡i Rb¨ Kiv n‡q _v‡K| †hgb- weÁvcb, cPv‡i, bgbv weZiY, weµq g¨v‡bRv‡i cwZwbwa‡K c`Ë †eZb ev Kwgkb, weµq Awdm msµvš hveZxq LiP BZ¨w`| Avevi wewµZ cY¨ LwiÏv‡ii wbKU †cŠ‡Q †`qv eve` †h LiP nq Zv‡K wewjKiY LiP e‡j- †hgb- `e¨ †ciY msµvš wegv, Mvox fvov eve` e¨q BZ¨w`| Avevi weµq cieZx‡Z Zv‡K c‡Y¨i mwfwms I †givg‡Zi Rb¨ ev cY¨ e`j K‡i †`qvi Rb¨ †h LiP nq, Zv I weµq Li‡Pi Ašf³|

KvR : cZ¨¶ KvPvgvj I cZ¨¶ k‡gi wZbwU K‡i D`vniY `vI|

Drcv`b e¨q weeiYx:

Drcv`bKvix cwZôvb mgn †Kvb GKwU wbw`ó mg‡qi Rb¨ Drcv`‡bi wewfb Dcv`vb‡K avivewnK fv‡e mwR‡q †h weeiYx c¯‘Z K‡i _v‡K Drcv`b e¨q weeiYx ev e¨q ZwjKv e‡j| Drcv`bKvix cwZôvbmgn mvaviYZ Aw_K eQi †k‡l Zv‡`i Aw_K weeiYx Ask wnmv‡e Drcv`v‡b e¨eüZ Dcv`vbmg‡ni LiP †`wL‡q e¨q weeiYx c¯‘Z K‡i| cwZôv‡bi c‡qvR‡b e¨q weeiYx, gwmK, ^Îgvmk, Aaewl K, ewlK †h †Kvb mg‡qi Rb¨ ^Zwi Kiv †h‡Z cv‡i| c‡Y¨i Drcv`b e¨q, wewµZ c‡Y¨i e¨q I gbvdv wbY‡qi Rb¨ †gvU wZbwU av‡c weeiYx c¯‘Z Kiv nq| wb‡g Drcv`b e¨q weeiYxi bgbv QK c`vb Kiv n‡jv:

Drcv`bKvix cwZôv‡bi bvg

Drcw`Z c‡Y¨i e¨q weeiYx

..... mv‡ji ZwiL chš mg‡qi Rb¨

e¨‡qi Dcv`vb	we¯ÍwiZ UvKv	UvKv	†gvU UvKv
KvPvgv‡ji cvi¤¤K gR`		xxx	
†hvM: KvPvgvj µq	xxx		
µq cwienb	xxx		
	xxx		
ev`: µxZ KvPvgvj †diZ	-xxx		
e¨envi Dc‡hvMx KvPvgvj		xxx	
		xxx	
ev`: KvPvgv‡ji mgcYx gR`		-xxx	
e¨eüZ KvPvgv‡ji LiP			xxx
†hvM: cZ¨¶ gRix		xxx	
Ab¨vb¨ cZ¨¶ LiP		xxx	
gL¨ e¨q			xxx
			xxx
†hvM: KviLvbv Dcwie¨q			xxx
Drcv`b e¨q			xxx
†hvM: PjwZ Kv‡hi (Aa mgvß c‡Y¨i) cvi¤¤K gR`			xxx
			xxx
ev`: PjwZ Kv‡hi (Aa mgvß c‡Y¨i) mgvcbx gR`			-xxx
Drcw`Z c‡Y¨i e¨q			xxx

cwZôv‡bi bvg.....
weµxZ c‡Y¨i e¨q weeiYx
mgq.....

	UvKv	UvKv
^Zwi c‡Y¨i cvi¤¢K gR`		xxx
†hvM : Drcw`Z c‡Y¨i e¨q		xxx
weµq‡hvM¨ cY¨		xxx
ev` : ^Zwi c‡Y¨i mgvcbx gR`		xxx
wewµZ c‡Y¨i e¨q		xxx

cwZôv‡bi bvg.....
wek` Avq weeiYx
mgq.....

	UvKv	UvKv
weµq	xxx	
ev` : †diZ	xxx	
wbU weµq		xxx
ev` : weµxZ c‡Y¨i e¨q		xxx
†gvU gbvdv/jvf		xxx
ev` : cwiPvjb e¨q-		
Awdm I ckvmwbK LiP	xxx	
weµq I weZiY LiP	xxx	xxx
wbU cwiPvjb gbvdv		xxx

D`vniY: wb‡gi Z_¨vejx †_‡K mxgvšÍ dW cWv±m Gi 30/06/2012Bs ZwiL chš Aa eQ‡ii GKwU Drcv`b e¨q weeiYx c¯‘Z Ki|

	cvi¤¢K		mgvcYx
gR` cY¨:	UvKv		UvKv
KvPvgvj	6,400		7,600
PjwZ Kvh (Aa m¤úb cY¨)	12,300		15,000
Drcw`Z cY¨	10,500		8,700
c¨wKs mvgMx	1,000		800
µq:			
KvPvgvj	63,000		
c¨wKs gvjcÎ	3,000	weZiY LiP	2,000
AštgLx enb LiP	1,000	weµq LiP	3,200
cZ¨¶ kwgK‡`i gRix	44,300	e¨e¯’vcK I weµq Kg‡`i †eZb	5,000
KviLvbv LiP	8,600	KviLvbv `vjv‡bi †givgZ	2,200
hšcwZi AePq	4,400	e¨e¯’vcK cwiPvjK‡`i fvZv	1,500
Awdm LiPvejx	2,500	weµq	1,79,000

mgvavb: mxgvš dW cWv±m Gi
Drcv`b e¨q weeiYx
30 Rb 2012 chš Aa eQ‡ii Rb¨

weeiY	UvKv	UvKv	UvKv
KvPvgv‡ji cvi¤¤K gR`	6,400		
†hvM: KvPvgvj µq	6,300		
AšgLx enb LiP	1,000		
e¨envi Dcv‡hvMx KvPvgv‡ji gj¨		70,400	
ev`: KvPvgv‡ji mgvcYx gR`		-7,600	
e¨eüZ KvPvgv‡ji LiP			62,800
†hvM: cZ¨¶ kwg‡Ki gRix		44,300	
†hvM: cZ¨¶ LiP: c¨wKs mvgMxi cvi¤¤K gR`	1,000		
†hvM: c¨wKs cY¨ µq	3,000		
	4,000		
ev`: c¨wKs mgvMxi mgvcYx gR`	-800		
		3,200	
			47,500
gL¨ e¨q			1,10,300
†hvM: KviLvbv DcwiLiP			
KviLvbv LiP		8,600	
hšcwZi AcPq		4,400	
KviLvbv `vjv‡bi †givgZ		2,200	
			15,200
Drcv`b e¨q			1,25,500
†hvM: PjwZ Kv‡hi cvi¤¤K gR`			12,300
			1,37,800
ev`: PjwZ Kv‡hi mgvcYx gR`			-15,000
Drcw`Z c‡Y¨i e¨q			1,22,800

mxgvš dW cWv±m Gi
weµxZ c‡Y¨i e¨q weeiYx
30 Rb 2012 chš Aa eQ‡ii Rb¨

weeiY	UvKv
Drcw`Z c‡Y¨i cvi¤¤K gR`	10,500
†hvM: Drcw`Z c‡Y¨i e¨q	1,22,800
weµq‡hvM¨ cY¨	1,33,300
ev`: Drcw`Z c‡Y¨i mgvcbx gR`	-8,700
wewµZ c‡Y¨i e¨q	1,24,600

mxgvš dW cWv±m Gi

wek` Avq weeiYx : 30 Rb 2012 chš Aa eQ‡ii Rb¨

weeiY		UvKv	UvKv
weµq			1,79,000
ev`: weµxZ c‡Y¨i e¨q			1,24,600
†gvU gbvdv/jvf			54,400
ev`: cwiPvjb e¨q:			
ckvmwbK DcwiLiP			
Awdm LiPvejx	2,500		
e¨e¯’vcK cwiPvj‡Ki fvZv	1,500		
weµq DcwiLiP		4,000	
weµq LiP	3,200		
weZiY LiP	2,000		
weµq e¨e¯’vcK I weµq Kgx‡`i †eZb	5,000		
		10,200	
			-14,200
wbU cwiPvjb gbvdv			40,200

KvR : †mvbvjx g¨vbd¨vKPwis wjwg‡UW Gi wnmve eB †_‡K 2011 mv‡ji 31†k wW‡m¤^i Zwi‡L wb‡gv³ Z_¨vejx msMwnZ n‡q‡Q|

	UvKv		UvKv
KvPvgv‡ji gR` (1.10.2011)	7,500	Rvjvbx I kw³	1,250
KvPvgv‡ji gR` (31.12.2011)	9,500	AvštgLx enb LiP	1,000
PjwZ Kv‡hi gR` (1.10.2011)	2,800	ewngLx enb LiP	1,500
PjwZ Kv‡hi gR` (31.12.2011)	3,600	c‡iv¶ gRwi	1,750
^Zwi c‡Y¨i gR` (1.10.2011)	5,400	KjKeRv I hšcwZi AePq	2,500
^Zwi c‡Y¨i gR` (31.12.2011)	3,500	cZ¨¶ LiP	1,100
^Zwi cY¨ weµq	65,000	Awdm fvov	3,500
KvPvgvj µq	7,000	wewea KviLvbv LiP	4,500
cZ¨¶ gRwi	5,650	weµqKgx‡`i †eZb I Kwgkb	2,250
		wewea Awdm LiP	2,000
		MYms‡hvM LiP	1,700

Drcv`b e¨q weeiYx, weµxZ c‡Y¨i e¨q weeiYx, wek` Avq weeiYx c¯‘Z Ki |

Abkxjbx

eûwbevPbx ck

1| †Kvb e¨q mg‡ni mgwó KviLvbv Dcwie¨q?

K) cZ¨¶ KvPvgvj + c‡iv¶ KvPvgvj + c‡iv¶ gRix

L) c‡iv¶ KvPvgvj + c‡iv¶ gRix + KviLvbvi fvov I we`¨r

M) c‡iv¶ gRix + Avmevec‡Îi AePq + hšcwZi †givgZ

N) KviLvbvi fvov + Awd‡mi fvov + †`vKv‡bi fvov

2| wg: Kvjvg GKRb wVKv`vi| Zvi wVKv`vix e¨emv‡q †h LiP¸‡jv msNwVZ nq Zv nj-
i) hšcwZi AePq
ii) ‡UÛvi cwßi Rb¨ we‡kl LiP
iii) Avmevec‡Îi †givgZ
†KvbwU cZ¨¶ LiP?
K) ii L) i I ii
M) i I iii N) ii I iii

3| RZv ^Zwii †¶‡Î Av‡ivcb‡hvM¨ LiP †KvbwU?
K) Pvgov µq L) AvVv µq
M) QvP ev dgv N) †mjvB‡qi mZv

wb‡Pi Z_¨vejx Aej¤^b K‡i 4, 5 I 6 bs c‡ki DËi `vI|
gL¨ e¨q 50,000 UvKv, KviLvbv Dcwie¨q 10,000 UvKv, ckvmwbK Dcwie¨q 5000 UvKv, weµq Dcwie¨q 3,000 UvKv, Ges gbvdv †gvU e¨‡qi 20%

4| gL¨ e¨‡qi Dci KviLvbv Dcwie¨‡qi kZKiv nvi KZ ?
K) 15% L) 20%
M) 25% N) 30%

5| weµ‡qi cwigvY KZ?
K) 81,600 UvKv K) 83,700 UvKv
M) 84,500 UvKv N) 98,500 UvKv

6| †gvU Dcwie¨q KZ?
K) 12,000 UvKv L) 18,000 UvKv
M) 58,000 UvKv N) 68,000 UvKv

7| Awdm Dcwie¨qÑ
i) †Uwj‡dvb wej
ii) †kvi“g fvov
iii) gwbnwi `e¨vw` µq
wb‡Pi †KvbwU mwVK?
K) i I ii L) i
M) i I iii N) ii I iii

8| †KvbwU weµq Dcwie¨qÑ
K) c‡b¨i bgbv weZiY L) KviLvbvi fvov
M) Avmevec‡Îi †givgZ N) Awd‡mi we`¨r wej

9| icvši e¨qÑ
K) weµq‡hvM¨ cY¨ + ^Zwi c‡Y¨i cvi¤K gR` L) weµq‡hvM¨ cY¨ + ^Zwi c‡Y¨i mgvcbx gR`
M) weµq‡hvM¨ cY¨ Ñ ^Zwi c‡Y¨i cvi¤K gR` N) weµq‡hvM¨ cY¨ Ñ ^Zwi c‡Y¨i mgvcbx gR`

10| eB cKvkbx cwZôv‡b KvMR µqÑ
i) cZ¨¶ KvPvgvj
ii) c‡iv¶ KvPvgvj
iii) KviLvbv Dcwie¨q
wb‡Pi †KvbwU mwVK?
K) i I ii L) i
M) ii N) ii I iii

mRbkxj ck:

1| Rbve Avãj nwg` GKRb Avg e¨emvqx| wZwb ivRkvnx †_‡K Avg G‡b cvBKvix `‡i XvKvq weµq K‡ib| Z_¨ejx wbgic-

- cwZ Swo 500 UvKv `‡i 200 Swo Avg µq
- Avg XvKvq Avbv eve` cwienb fvov 5,000 UvKv
- Kwj LiP cwZ Swo 10 UvKv

Avg UvK †_‡K bvgv‡bvi ci †`L‡Z †c‡jb 10 Swo Avg m¤úY bó n‡q wM‡q‡Q Ges weµq A‡hvM¨|

K) †gvU cZ¨¶ Li‡Pi cwigvb KZ?

L) Rbve Avãj nwg`ÑGi cwZ Swo Av‡gi †gvU e¨q KZ ?

M) cwZwU Swo‡Z 5 †KwR Avg _vK‡j cwZ ‡KwR Avg KZ UvKvq weµq Ki‡j †gvU e¨‡qi 20% jvf n‡e|

2| Awgb †ccvi cwZ w`¯Ív 18 UvKv `‡i 100 wig KvMR µq K‡i| Gi Rb¨ gRwi 500 UvKv Ges Mwo fvov 1,000 UvKv c`vb K‡ib| KvMR weµ‡qi Rb¨ †`vKvb fvov eve` 2,000 UvKv Ges weµqKgxi Kwgkb eve` 500 UvKv e¨q K‡i| cwZôvbwU cwZ w`¯Ív KvM‡R 2 UvKv jvf K‡i _v‡K|

K. Awgb †ccvi nvD‡Ri cwZ wig KvM‡Ri µqgj¨ KZ?

L. Awgb †ccvi nvD‡Ri †gvU e¨q wbYq Ki|

M. Awgb †ccvi nvD‡Ri cwZ w`¯Ív KvM‡Ri weµqgj¨ wbicY Ki|

3| Kwgjvi kvcjv wc›Uvm, DËiv e¨vsK cavb Kvhvjq †_‡K 2012 mv‡j 5,500 wU Wvqix c¯‘‡Zi GKwU KvR †cj| Dc‡iv³ Kv‡Ri Rb¨ wb‡gv³ LiP¸‡jv nq :

KvMR µq	-	70,000 UvKv
Qvcvi Kwj µq	-	25,000 UvKv
cZ¨¶ gRix	-	12,500 UvKv
AvVv I mZv µq	-	5,000 UvKv
KviLvbv fvov	-	10,000 UvKv
KviLvbvi we`¨r LiP	-	3,500 UvKv
Awdm I ckvmwbK e¨q	-	12,000 UvKv
Avc¨vqb LiP	-	1,500 UvKv
wej Av`vq LiP `icÎ D×Z g‡j¨i	-	2%
cwZwU Wvqix i `icÎ D×Z gj¨	-	35 UvKv

K. kvcjv wc›Uv‡mi gL¨ e¨q KZ?

L. kvcjv wc›Uv‡mi cwZwU Wvqix‡i Drcv`b e¨q wbYq|

M. kvcjv wc›Uv‡mi cwZwU Wvqix‡i jvf ev ¶wZ wbYq Ki|

4| ewikv‡ji cwm× e¨emvqx Rbve bij Avjg XvKv †_‡K cwZwU 270 UvKv `‡i 1000 wU kvU µq K‡ib| GRb¨ Mwo fvov eve` 1,500 UvKv Ges Kwji gRix eve` 500 UvKv c`vb K‡ib| wZwb Zvi µqKZ cwZwU kvU 30 UvKv jv‡f weµq Ki‡Z wM‡q †`‡Lb Avkvbic jvf nq bv| wKš Zvi cv‡ki e¨emvqx Rbve BmgvBj †nv‡mb 4,000 UvKvq GKwU KviLvbv fvov K‡i 1,00,000 UvKvi Kvc‡oi ^Zwi K‡ib| GR‡b¨ gRwi eve` 20,000 UvKv, KviLvbvi we`¨r eve` 26,000 UvKv Ges weµqKgxi †eZb eve` 5,000 UvKv LiP K‡ib| wZwb Zvi ^ZwiKZ kvU¸‡jv †gvU 2,00,000 UvKvq weµq K‡ib|

K. Dch³ Z‡_¨i Av‡jv‡K Rbve bij Avj‡gi µqKZ kv‡Ui †gvU µqgj¨ wbicY Ki|

L. Rbve BmgvBj †nv‡m‡bi c¯‘ZKZ kv‡Ui †gvU e¨q wbYq Ki|

M. Rbve bij Avjg Ges Rbve BmgvB‡ji AwRZ gbvdvi cv_K¨ wbicY Ki|

5| Avkivd GÛ †Kvs 30/06/2011 Zwi‡L mgvß eQ‡i †gvU 2,00,000 BU c¯‘Z K‡i| BU c¯‘‡Zi LiP¸‡jv wb¤ic:

	UvKv
gwU µq	1,60,000
gwU enb LiP	40,000
Kqjv LiP	2,00,000
kwg‡Ki gRix	40,000
BU †Lvjvi fvov I we`¨r LiP	4,000
gwU Qvbv Kivi LiP	20,000
Awd‡mi fvov	12,000
weµq †K‡›` BU ivLvi LiP	4,000
weµq †K‡›` BU Avbvi LiP	10,000
weÁvcb LiP	4,000
weµq Kgxi †eZb	6,000

K) BU c¯‘‡Zi †gvU cwiPvjb e¨q KZ?

L) Avkivd GÛ †KvsÑGi 2,00,000 B‡Ui Drcv`b e¨q wbYq Ki|

M) Avkivd GÛ †Kvs †gvU e¨‡qi Dci 20% gbvdvq BU weµq Ki‡Z PvB‡j cwZ nvRvi B‡Ui weµqgj¨ KZ wbaviY Ki‡Z n‡e?

Øv`k Aa¨vq

cwiewwiK I AvZ¥Kgms¯’vbgjK D‡`¨v‡Mi wnmve

Rxeb‡K m›`i I fv‡jvfv‡e cwiPvjbvi Rb¨ mwPwšZ cwiKíbv I mwVK wnmve e¨e¯’vi c‡qvM AZxe ¸iZcY| mwVK Avq e¨‡qi c‡qv‡Mi DciB mk•Lj Rxeb e¨e¯’v M‡o DV‡Z cv‡i| ZvB mvgwRK I cwiewwiK Rxebhvc‡b Avgv‡`i Avq e‡S e¨q Kiv DwPZ| cwiev‡ii Avq-e¨‡qi wnmve msi¶Y bv Ki‡j Avq e‡S e¨q Kiv m¤e bq| ZvQvov Avq-e¨‡qi †Kvb ce cwiKíbv Z_v ev‡RU cYqb Kiv bv n‡j môfv‡e cwievi cwiPvjbv Kiv m¤e bq| Kv‡RB cwZwU cwiev‡iiB DwPZ mwVK cwiKíbv gwdK cwiewwiK wnmve e¨e¯’v‡K Av‡iv m`p Kiv Ges e¨w³ ev cwievi ¯^vej¤^x nIqvi Rb¨ hw` †Kvb AvZ¥Kgms¯’vbgjK cKí nv‡Z wb‡Z nq Zvn‡j H cK‡íi ev‡RU ^Zwi Ki‡Z n‡e|





wPÎ: AvZ¥Kg¯’vbgjK cKí

GB Aa¨vq †k‡l Avgiv Ñ

- cwiewwiK wnmve e¨e¯’vi avivYv I ^ewkó¨ e¨vL¨v Ki‡Z cvie|
- cwiewwiK ev‡RU cYqb Ki‡Z cvie|
- cwiewwiK Aw_K weeiYx c¯‘Z Ki‡Z cvie|
- AvZ¥Kgms¯’vbgjK D‡`¨v‡Mi ev‡RU cYqb I Zvi wnmve msi¶Y Ki‡Z cvie|

cwiewiK wnmve e¨e¯’vi avivY v :

gvb‡li m‡Li wVKvbv n‡”Q cwiewiK eÜb| cwiev‡ii m‡Li cZ¨vkvq cwZwU gvbl Zvi wPšv, K‡g cwiev‡ii DbZ Rxeb hvc‡bi wPšv fvebv K‡i| cwievi‡K m›`i I mô fv‡e cwiPvjbvi Rb¨ `iKvi GKwU cwiKíbv, Avi GB cwiKíbvi GKwU Awe‡”Q`¨ Ask n‡”Q mwVK wnmve e¨e¯’vi c‡qvM| cwiev‡ii Avq e¨‡qi g‡a¨ hw` †Kvb cwiKíbv bv _v‡K Zvn‡j H cwievi KL‡bvB mk•Lj fv‡e Rxeb hvcb Ki‡Z cvi‡e bv| cwiev‡ii Avq e¨‡qi mwVK wnmve bv _vK‡j cwiev‡i wek•Ljv mwó n‡e djkwZ‡Z cwiev‡ii mL kwš wewNZ n‡e| ZvB e¨emv cwZôv‡bi gZ cwZwU cwiev‡iil Avq-e¨q wnmve msi¶Y Kiv LeB c‡qvRb|

cwievi †h‡nZ †Kvb e¨emv cwZôvb bq ZvB Gi wnmve e¨e¯’v msMZ Kvi‡YB e¨emv cwZôv‡bi gZ n‡e bv, gjZ cwievi n‡”Q GKwU Agbvdv‡fvMx Pjgvb cwZôvb| Ab¨vb¨ cwZôv‡bi gZ cwiev‡il Aww_K †jb‡`b msNwUZ nq| A_vr GLv‡b Avq Av‡Q Ges e¨qI Av‡Q| mZivs Avq I e¨‡qi ce cwiKíbv _vKv Riix| mô fv‡e cwievi‡K cwiPvjbv Ki‡Z n‡j A_vr wb`ó Av‡qi g‡a¨ mLx Rxeb hvcb Ki‡Z n‡j cwiKwíZ wnmve-wbKvk AZ¨š¿ iZcY|

KvR: cwiewiK wnmve e¨e¯’v m›`i Rxebhvc‡b †Kb c‡qvRb †Zvgvi gZvgZ `vI|

cwiewiK wnmve e¨e¯’vi ˆewkó¨ :

1| Agbvdv‡fvMx msMVb:
cwievi‡K Agbvdv‡fvMx msMVb wn‡m‡e we‡ePbv Ki‡Z n‡e| †h‡nZ jvf ‡jvKmv‡bi †Kvb ck ‡bB †m‡nZ wb`ó mg‡qi Avq-e¨q weeiYx ‰Zwii gva¨‡g DØË ev NvUwZ Ges Aww_K Ae¯’vi weeiYx c¯‘Z Kiv nq|

2| ¯^Zš GKK wbaviY:
cwZwU cwiev‡i‡K Zvi KZv e¨w³ ev Ab¨vb¨ e¨w³ †_‡K c_K we‡ePbv K‡i wnmve wbKvk m¤úb Ki‡Z nq|

3| `vqe×Zv:
cwiewiK wnmve wbKvk Kv‡iv wbKU †ck Ki‡Z nq bv| mZivs wnmve wbKv‡ki †¶‡Î Revew`wnZv ev `vqe×Zv †bB|

4| bM` †jb‡`b:
cwiev‡ii ‡jb‡`b †ewki fvM †¶‡Î bM‡` msNwUZ n‡q _v‡K| d‡j wnmve wbKvk msi¶Y Kiv A‡bK mnR|

5| wbawiZ LvZ:
†ewki fvM †¶‡ÎB cwiev‡ii wnmve wbKv‡ki LvZ wbawiZ _v‡K|

KvR: cwiewiK wnmve e¨e¯’vi ˆewkó¨¸‡jv †Kb gbvdv‡fvMx cwZôv‡bi ˆewkó¨ †_‡K Avjv`v?

cwiewiK wnmve e¨e¯’vi c‡qvRbxqZv :

wb`ó Av‡qi g‡a¨ m¯’ I m›`i Rxeb hvc‡bi Rb¨ mô wnmve e¨e¯’v AZxe ¿iZcY| wb‡g cwiewiK wnmve e¨e¯’vi c‡qvRbxqZv D‡jL Kiv n‡jv|

1| mô cwiKíbv :
wnmve wbKv‡k ¯^”QZv _vK‡j mô cwiKíbvi gva¨‡g cwiewiK eÜb‡K A‡bK †ewk Dc‡fvM Kiv m¤e|

2| cwiewiK ¯^”QjZv :
ÔÔAvq e‡S e¨q KiÓ G gZev` Abhvqx wnmve e¨e¯’v cwiPwjZ n‡j cwiewiK mL I ¯^”QjZv ew× cv‡e|

3| gj¨‡eva mwó :
cwiewiK wnmve wbKv‡ki g‡a¨ ¯^”QZv wbwðZ Kiv nq e‡j Zv ^bwZK gj¨‡eva mwó‡Z mnvqK nq|

4| cwiewiK ev‡RU :
wnmve wbKv‡ki cwicY Z_¨ _vK‡j mn‡RB cwiewiK ev‡RU cYq‡bi gva¨‡g Avq e¨‡qi m®úó wb‡`kbv ^Zwi K‡i mófv‡e cwievi‡K cwiPvjbv Kiv hvq|

5| mÂq Ges †fvM ceYZv :
fwel¨‡Z m›`i fv‡e Rxeb hvcb Kivi Rb¨ eZgvb Av‡qi GKwU Ask mÂq Kiv DwPZ| mô wnmve wbKv‡ki gva¨‡g mÂ‡qi ceYZv ew× cvq I †fvM ceYZv nvm cvq|

6| cwiewiK ksLjv :
¯^”Q wnmve e¨e¯’v eRvq _vK‡j cwiev‡ii Ab¨vb¨ m`m¨‡`i mv‡_ KZv e¨w³i g‡bvgwjb¨ I fj eSvewSi AeKvk _v‡K bv| djkwZ‡Z cwiewiK wek•Ljv I Kjn †_‡K i¶v cvIqv hvq|

KvR: D‡jwLZ c‡qvRbxqZv Qvovl cwiewiK wnmve e¨e¯’vi Avi wK wK c‡qvRbxqZv _vK‡Z cv‡i Zv wPwýZ Ki	

cwiewiK ev‡RU :
ev‡RU ej‡Z eSvq cwiKíbvi msL¨vZK cKvk| A_vr wbw`ó j¶¨ AR‡bi Rb¨ wbw`ó mg‡qi Avq I e¨‡qi ce cwiKíbvi msL¨vZK cKvkB n‡PQ ev‡RU| wbw`ó mgq ej‡Z †Kvb aiv evav wbqg †bB| mvßvwnK, gwmK wKsev evrmwiKI n‡Z cv‡i| cwiewiK ev‡RU ej‡Z eSvq cwievi †K›`K Avq e¨‡qi fwel¨Z cwiKíbv| A_vr cwiev‡ii Av‡qi Drm Ges Pwn`vi wfwË‡Z e¨‡qi LvZ wbavib K‡i †h cecwiKíbv Kiv nq Zv‡KB cwiewiK ev‡RU ejv nq| ev‡RU cYqb Kivi gva¨‡g cwievi‡K GKwU wbw`ó KvVv‡gvi wfZi Avbv nq hv‡Z K‡i Av‡qi AwZwi³ e¨‡qi †Kvb m‡hvM bv _v‡K| wbw`ó KvVv‡gvi wfZi A_vr ev‡R‡Ui gva¨‡g cwiewiK wnmve wbKvk cwiPvjbv Ki‡Z cvi‡j wbw`ó Av‡qi g‡a¨B mô I m›`i Rxeb hvcb Kiv m¤e|

cwiewiK ev‡R‡Ui c¯‘Z cYvjx :
cwiewiK ev‡RU ^Zwii Rb¨ KZ¸‡jv c`‡¶c MnY Kiv Riix| ev‡RU ^Zwi I ev¯Íevqb ZLbB m¤e n‡e hw` wbawiZ wbqgbxwZ †g‡b ev‡RU c¯‘Z Kiv nq| c`‡¶c ¸‡jv wbgic-

1| c‡qvRbxq `e¨w`i ZwjKv c¯‘ZKiY :
†h mg‡qi Rb¨ ev‡RU cYqb Kiv n‡e †h mg‡q cwiev‡ii m`m¨‡`i KvswLZ `‡e¨i ZwjKv wb‡q Zvi g‡a¨ †_‡K c‡qvRb I Pwn`vi ¸iZ Abmv‡i ZwjKv c¯‘Z Ki‡Z n‡e|

2| gj¨ wbicY :

ZwjKv Abhvqx cwZwU `e¨ ev †mevKv‡hi gj¨ †R‡b wb‡q GK‡Î †gvU gj¨ ev‡R‡U Ašf³ Ki‡Z n‡e|

3| m¤ve¨ Avq wbaviY :

cwiewiK ev‡R‡U mvaviYZ Av‡qi Dci wfwË K‡i e¨q wbaviY Kiv nq| †mB Rb¨ ev‡RU‡K KvhKix Ki‡Z n‡j m¤ve¨ Av‡qi mKj Drm mwVKfv‡e wPwýZ K‡i †gvU Avq ev‡R‡U Dc¯'vcb Ki‡Z nq|

4| ev‡R‡Ui fvimvg¨ i¶v :

cwZwU cwiev‡iB ev‡R‡Ui gj j¶¨ mxwgZ Av‡qi ga¨ †_‡K m‡ev"P mweav Mn‡Yi gva¨‡g fwel¨‡Zi Rb¨ wKQ mÂq Kiv| †h j¶¨B ev‡RU cYqb Kivi mgq †Lqvj ivL‡Z n‡e Avq e¨‡qi ga¨ †hb fvimvg¨ eRvq _v‡K A_vr e¨q †hb Av‡qi †P‡q †ewk bv nq|

5| h‡Mvc‡hvMx ev‡RU cYqb :

cwiewiK ev‡R‡U Ggb fv‡e cYqb Ki‡Z n‡e †hb Zv ev¯Íeagx Ges hw³msMZ nq| ZvQvov ev‡RU bgbxq n‡Z n‡e hv‡Z K‡i we‡kl cwiw¯'wZ‡Z †Kvb GKwU LiP †e‡o †M‡j Ab¨ GKwU LiP Kgv‡bv hvq|

cwiewiK ev‡R‡Ui bgbv :

GKwU mv_K ev‡RU cYqb I ev¯Íevqb wbfi K‡i cwiev‡ii Av_ mvgwRK Ae¯'vi Dci| cwiev‡ii MVb, AvKwZ, cwiev‡ii Avq, m`‡m¨i iwP‡eva mvgwRK cwiwPwZ BZ¨w` Dcv`vb ¸‡jv mwµqfv‡e ev‡RU cYq‡bi mgq we‡ePbvq ivL‡Z nq| ZvQvov cwZwU cwiev‡ii ev‡RU GKiKg Ges GKB gv‡b ^Zwi Kiv m¤e n‡e bv| †gvU K_v n‡jv Avq e¨‡qi fvimvg¨ †_‡KB GKwU cwiewiK ev‡RU ^Zwi nq| e¨‡qi LvZIqvix eÈb wbfi Ki‡e cwiewiK KvVv‡gvi Dci| †hgb- Lv`¨ Lv‡Z kZKiv 20%-25% e¯¿Lv‡Z 5%-10% evm¯'vb Lv‡Z 30%-40% wk¶vLvZ 10%-15% , hvbevnb 15%-20% LiP Kiv †h‡Z cv‡i (AvbgwbK)|

wb‡g GKwU cwiewiK ev‡R‡Ui bgbv †`qv n‡jv:

gv‡mi bvg ÑÑ

(cwiewiK †jvKmsL¨v 06 Rb a‡i)

Avq

Av‡qi weeiY	m¤ve¨ Avq UvKv	†gvU Avq UvKv
†eZb Lv‡Z Avq	40,000	
Ab¨vb¨ Drm (ewofvov, Kwl Avq BZ¨w`)	10,000	
		50,000

e¨q

e¨‡qi weeiY	m¤ve¨e¨q UvKv	‡gvU LiP UvKv	kZKiv nvi %	
1	Lv`¨ mvgMx:			
Pvj	1,575			
Wvj	300			
^Zj	700			
jeb	75			
AvUv	200			
gq`v	100			

†mgvB bWjm	200			
Pv, wPwb	150			
gmjv	200			
KvPvevRvi:		3,500		
gvQ	1,500			
gvsm	1,000			
giMx	1,200			
wWg	700			
kvKmewR	1,500			
dj	500			
†cqvR, imb, Av`v	400			
		6,800		
		10,300	21%	
2	evm¯'vb:			
evmvfvov				
we`¨r	15,000			
M¨vm	1,000			
Ab¨vb¨	400			
	300	16,700		
3	e¯¿:			33%
e¯¿ µq				
e¯¿ †aŠZ I Bw¯¿	500			
†mjvB, BZ¨w`	200			
	300	1,000		
4	wk¶v:			2%
¯<j/K‡j‡Ri †eZb				
KvMR LvZv, eB Kjg	1,000			
Mn wk¶‡Ki †eZb	5,00			
hvZvqvZ LiP	2,000			
	1,000	4,500		
5	wPwKrmv LiP:		2,100	9%
			4%	
6	m`m¨‡`i e¨w³MZ LiP:			
hvZvqvZ Av‡gv` c‡gv`		2,000		
7	Ab¨vb¨ LiP:			4%
†gngvb`vix				
Dcnvi mvgMx	1,000			
Le‡ii KvMR	1,000			
Mnf‡Z¨i †eZb	400	3,400		
	1,000		7%	
8	fwel¨Z mÂq:			
cwf‡W›U dvÛ				
wW wc Gm	7,000	10,000		
	3,000		20%	
†gvU LiP		50,000	100%	

KvR: cwiewiK ev‡R‡Ui gva¨‡g wK wK mweav cvIqv †h‡Z cv‡i wPwýZ Ki|

cwiewiK Aw_K weeiYx c¯‘ZKiY :

cwiewiK †h mg¯Í †jb‡`b¸‡jv msNwUZ nq †m¸‡jv wewfb wnmve ewn‡Z wjwce× Kiv nq| wew"Qbfv‡e wjwce×KZ †jb‡`b †_‡K cwiev‡ii Aw_K ewbqv` Ges Avq-e¨‡q †Kvb wPÎ L‡R cvIqv hvq bv| cwiev‡ii Aw_K ewbqv` Ges Avq e¨‡qi wPÎ cvIqvi Rb¨ Aw_K weeiYx c¯‘Z Kiv Acwinvh| Aw_K weeiYxi gva¨‡g wbw`ó mg‡qi Avq e¨‡qi wPÎ Ges Aw_K Ae¯’vi weeiYx ^Zwii gva¨‡g Aw_K ewbqv` KZLwb kw³kvjx Z_v cwiewiK m¤ú` I `v‡qi GKwU cwZ"Qwe d‡U D‡V| cwiewiK Aw_K weeiYxi avcmgn n‡jv-

1| cwß I c`vb wnmve (Receipts and Payments Accounts)

2| Avq-e¨q weeiYx (Statement of Income and Expenditure)

3| Aw_K Ae¯’vi weeiYx (Statement of Financial Position)

1| cwß I c`vb wnmve : cwiewiK ^`bw›`b bM` †jb‡`‡bi msiw¶Z wnmve t_‡K eQi †k‡l †kwYe×fv‡e Ges msw¶ß AvKv‡i †h wnmve c¯‘Z Kiv nq Zv‡K cwß I c`vb wnmve ejv nq| cwß I c`vb wnmve e¨emv cwZôv‡bi bM`vb eB‡qi Abic; wKš GwU bM`vb eB bq| GwU cwiewiK wnmve wbKv‡ki c_g avc| mKj cKvi bM` †jb‡`‡bi mgš‡qi G wnmve c¯‘Z Kiv nq|

mKj cKvi bM` cwß †WweU cv‡k Ges mKj cKvi bM` c`vb †µwWU cv‡k wnmvef³ Kiv nq| PjwZ mv‡j bM` cvß †h †Kvb mv‡ji gjab I gbvdvRvZxq Avqmgn cwß I c`vb wnmv‡ei †WweU w`‡K Ges †h †Kvb mv‡ji gjab I gbvdvRvZxq e¨qmgn †µwWU w`‡K wj‡L cwß I c`vb wnmve ^Zwi Kiv nq|

2| Avq e¨q weeiYx : wnmve Kvj †k‡l A_vr wbw`ó mgq ci cwiev‡ii Avq I e¨‡qi D×Ë ev NvUwZ wbb‡qi Rb¨ ïagvÎ PjwZ mv‡ji gbvdv RvZxq Avq Ges gbvdvRvZxq e¨‡qi mvnv‡h¨ †h weeiYx c¯‘Z Kiv nq Zv‡KB Avq e¨q weeiYx ejv nq| Avq e¨q weeiYx‡Z hw` e¨‡qi †P‡q Av‡qi cwigvY †ewk nq Zvn‡j D×Ë‡K ejv nq e¨qwZwi³ Avq ev Avq D×Ë Avi hw` Av‡qi †P‡q e¨‡qi cwigvY †ewk nq Zvn‡j Z‡K ejv nq AvqwZwi³ e¨q ev NvUwZ| e¨qwZwi³ Avq Øviv cwiewiK Znwej ew× nq Ges NvUwZ Øviv cwiewiK Znwej nvm cvq|

3| Aw_K Ae¯’vi weeiYx : ms‡¶‡c Aw_K Ae¯’vi weeiYx ej‡Z eSvq m¤ú` Ges `v‡qi weeiYx| A_vr †Kvb GKwU wbw`ó w`‡bi cwZôv‡bi mKj cKvi m¤ú` Ges `v‡qi mvnv‡h¨ †h weeiYx ^Zwi Kiv nq Zv‡KB Aw_K Ae¯’vi weeiYx e‡j| Ab¨vb¨ cwZôv‡bi gZ cwiev‡iil wKQ m¤ú` I `vq _v‡K| m¤ú`mgn, h_v- Niewo, Avmevecî, wewb‡qvM, bM` UvKv BZ¨w` | `vqmgn, h_v- FY, e‡Kqv LiP, cvIbv`vi BZ¨w`| †h‡nZ cwiev‡i †Kvb e¨emvwqK cwZôvb bq †h‡nZ Gi †Kvb cvi¤¤K gjab _v‡K bv| Z‡e cwiev‡ii Znwej wbYq Kiv nq| cwiewiK Znwej Aw_K Ae¯’vi weeiYx‡Z `vq wn‡m‡e c`kb Kiv nq| Avq e¨q weeiYxi e¨qwZwi³ Avq cwiewiK Znwe‡j †hvM nq Ges NvUwZ n‡j cwiewiK Znwej †_‡K ev` w`‡q †`Lv‡bv nq|

cwß I c`vb wnmv‡ei GKwU bgbv QK wb‡g †`qv n‡jv:

cwß I c`vb wnmve

cwß	UvKv	c`vb	UvKv
e¨v‡jÝ we/wW	***	gbvdvRvZxq c`vbmgn	***
gbvdvRvZxq cwßmgn	***	gjabRvZxq c`vbmgn	***
gjabRvZxq cwßmgn	***	e¨v‡jÝ wm/wW	***
	*****		*****

cwß I c`vb wnmv‡ei ^ewkó¨:

1| cwß I c`vb wnmve bM`vb eB Gi gZ|
2| GB wnmv‡ei evg cv‡k cvi¤¢K bM` Znwej I e¨vsK e¨v‡jÝ w`‡q ïi nq Ges Wvb cv‡k mgvcbx bM` Znwej I e¨vsK e¨v‡jÝ w`‡q †kl nq|
3| GB wnmv‡ei evg cv‡k mKj cKvi cwß Ges Wvb cv‡k mKj cKvi cwi‡kva wjLv nq|
4| GB wnmv‡ei wewfb cwß I cwi‡kva †jLvi mgq †Kvb mgq Kvj we‡ePbvq Avbv nq bv A_vr PjwZ, ceeZx Ges cieZx mKj Kv‡ji wnmve mgn wjwce× Kiv nq|
5| eZgvb eQ‡ii †Kvb e‡Kqv Avq ev e‡Kqv e¨‡qi †jb‡`b G wnmv‡e Ašf³ nq bv|
6| G wnmv‡ei evg w`K me`vB eo nq| KviY bM` cvß UvKvi †P‡q bM` c`vb KL‡bv †ewk n‡Z cv‡i bv|
7| ¯’vqx m¤ú‡`i AePq msµvš †jb‡`b G wnmv‡e Ašf³ Kiv nq bv|
8| G wnmve n‡Z bM` cevn (Cash flow) Rvbv hvq|

KvR: cwiewiK wnmve c¯‘‡Zi †¶‡Î cwß I c`vb wnmve wK fwgKv ivL‡Z cv‡i?

cwß I c`vb wnmve n‡Z Avq e¨q weeiYx c¯ÍZ cYvjx:

cwß I c`vb wnmve n‡Z Avq e¨q weeiYx c¯‘Z Kivi wbqgvejx wb‡g eYbv Kiv n‡jv|

1| cwß I c`vb wnmv‡ei †WweU w`‡Ki gbvdv RvZxq cwß¸‡jv Avq e¨q weeiYxi Av‡qi w`‡K Ges †µwWU w`‡Ki gbvdv RvZxq e¨qmgn Avq-e¨q weeiYxi e¨‡qi w`‡K wjL‡Z n‡e|
2| cwß I c`vb wnmv‡ei cvi¤¢K I mgvcbx DØË Avq e¨q weeiYx‡Z †`Lv‡Z nq bv|
3| gjab RvZxq cwß I c`vb Avq e¨q weeiYx‡Z _vK‡e bv|
4| gbvdvRvZxq cwß I c`vb wnmve Avq e¨q weeiYx‡Z wnmvef³ n‡e|
5| ïiagvÎ PjwZ mv‡ji gbvdv RvZxq Avq I e¨q, Avq e¨q weeiYx‡Z wnmvef³ n‡e|
6| weMZ I cieZx mv‡ji †Kvb Avq-e¨q Avq-e¨q weeiYx‡Z Avm‡e bv|
7| cwß I c`vb wnmv‡e c`wkZ †Kvb cKvi m¤ú` µq weµq msµvš `dvmgn Avq e¨q weeiYx‡Z Ašf³ n‡e bv|
8| PjwZ eQ‡ii cvc¨ Avq I e‡Kqv e¨q Avq-e¨q weeiYx‡Z Ašf³ n‡e|
9| ¯’vqx m¤ú‡`i AePq Avq-e¨q weeiYxi e¨‡qi w`‡K em‡e|

KvR: cwß I c`vb wnmv‡ei †Kvb †Kvb `dvmgn Avq-e¨q weeiYx‡Z Avm‡e bv wPwýZ Ki|

cwß I c`vb wnmve n‡Z Aw_K Ae¯'vi weeiYx c¯'Z cYvjx :

cwiewiK wnmve wbKv‡ki †¶‡Î Aw_K Ae¯'vi weeiYx ^Zwii gj D‡Ïk¨ n‡"Q GKwU wbw`ó mgq †k‡l cwiev‡ii m¤ú`, `vq I cwiewiK Znwej m¤ú‡K avivYv jvf Kiv|

c¯'Z cYvjx :

1| cwiev‡ii cviw¤K m¤ú` †_‡K cviw¤K `vq ev` w`‡q cwiewiK Znwej wbYq Ki‡Z n‡e|

2| cwß I c`vb wnmv‡ei gjab RvZxq cwß¸‡jv Aw_K Ae¯'vi weeiYx `v‡qi cv‡k Ges gjab RvZxq e¨q¸‡jv m¤ú‡`i cv‡k wjL‡Z n‡e|

3| cwß I c`vb wnmv‡ei mgvcbx bM` I e¨vsK Rgvi DØË Aw_K Ae¯'vi weeiYxi m¤ú‡`i w`‡K wjL‡Z n‡e|

4| m¤ú‡`i AePq Aw_K Ae¯'vi weeiYx m¤ú‡`i w`‡K msMkó m¤ú` †_‡K ev` w`‡q †`Lv‡Z n‡e|

5| hveZxq AwMg Avq Aw_K Ae¯'vi weeiYx `v‡qi w`‡K Ges AwMg e¨q Aw_K Ae¯'vi weeiYxi m¤ú‡`i w`‡K wjL‡Z n‡e|

6| wek` Avq-e¨q weeiYxi Avq DØË Aw_K Ae¯'vi weeiYx `v‡qi w`‡K cwiewiK Znwe‡ji mv‡_ †hvM Ges NvUwZ cwiewiK Znwej †_‡K ev` w`‡q †`Lv‡Z n‡e|

7| cwß I c`vb wnmv‡ei cviw¤K bM` I e¨vsK Rgvi DØË Awm‡e bv| D³ DØËmgn cwiewiK Znwej wbY‡q e¨eüZ n‡e|

KvR: cwiewiK Znwej wbY‡qi †¶‡Î cwß I c`vb wnmve n‡Z †Kvb †Kvb `dvmgn Awm‡e Zv wPwýZ Ki|

D`vniY : 1

Rbve Imgvb MwYi 1 Rvbqvix 2012 Zwi‡L m¤ú` I `vq †`bvi cwigvY wQj- ewo 20,00,000; AvmevecÎ 20,000; ^ZRmcÎ 13,000 Ges Mn wbgvY FY 15,00,000 UvKv| D³ eQ‡i Zvi cwß I c`vb wnmve wbgic:

cwß c`vb wnmve

cwßmgn	UvKv	c`vbmgn	UvKv
†eZb cwß	2,50,000	Lv`¨ mvgMx µq	40,000
KwI LvZ †_‡K Avq	20,000	gw`i ‡`vKvb wej	2,280
civZb Le‡ii KvMR weµq	2,000	†cŠiKi	3,220
		Kw¤úDUvi µq	50,000
		MnwbgvY F‡Yi m`	10,000
		†Uwjwfkb µq	32,000
		wdR µq	60,000
		M¨vm cwb we`¨r	5,600
		Avc¨vqb	7,000
		gwbnvix	2,500
		Le‡ii KvMR wej	4,800
		hvZvqvZ I Ab¨vb¨	4,400
		WvKNi mÂq e¨vs‡K Rgv	48,000
		nv‡Z bM`(31/12/2012)	2,200
	2,72,000		2,72,000

KiYxq: 31 wW‡m¤^i 2011 mv‡ji Avq e¨q weeiYx I 31 wW‡m¤^i Zwi‡Li Aw_K Ae¯'vi weeiYx ^Zwi Ki|

mgvavb: Rbve Imgvb MwYi
Avq e¨q weeiYx
31†k wW‡m¤^i 2011 Zwi‡L mgvß eQ‡ii Rb¨

weeiY	UvKv	UvKv
Avqmgn:		
†eZb	2,50,000	
Kwl Avq	20,000	
civZb Le‡ii KvMRwµq	2,000	
†gvU Avq		2,72,000
e¨q mgn:		
Lv`¨ mvgMx µq	40,000	
gw`i wej cwi‡kva	2,280	
†cŠiKi	3,220	
Mnwbgvb F‡Yi m`	10,000	
M¨vm, cwb, we`¨r	5,600	
Avc¨vqb	7,000	
gwbnvix	2,500	
Le‡ii KvMR wej cwi‡kva	4,800	
hvZvqvZ I Ab¨vb¨	4,400	
†gvU LiP		79,800
Avq DØË / e¨qwZwi³ Avq		1,92,200

Rbve Imgvb MwYi
Aww_K Ae¯'vi weeiYx
31 †k wW‡m¤^i 2011

weeiY	UvKv	UvKv	UvKv
m¤ú`mgn:			
ewo		20,00,000	
Avmevec Î		20,000	
‰ZRmc Î		13,000	
Kw¤úDUvi		50,000	
‡Uwjwfkb		32,000	
wdR µq		60,000	
WvKNi mÂq e¨vs‡K Rgv		48,000	
nv‡Z bM`		2,200	
‡gvU m¤ú`			22,25,200
`vq I cwiewiK Znwej:			
Mn wbgvY FY		15,00,000	
cwiewiKZnwej			
(+) Avq DØË			
	5,33,000	7,25,200	
†gvU `vq I cwiewiK Znwej	1,92,200		22,25,200

†bvU: <u>cwiewiK Znwej wbYq:</u>

cwiewiK Znwej = cvi¤¤K m¤ú` Ñ cvi¤¤K `vq
= ewo + Avmevecî + ^ZRmcî - MnwbgvY FY
= (20,00,000+20,000+13,000) Ñ 15,00,000
= 5,33,000 UvKv

D`vniY : 2

Rbve AwRR †ckvq GKRb wPwKmrK| wZwb PvKixi cvkvcwk cvB‡fU c¨vKwU‡mi gva¨‡g A_ DcvRb K‡ib| 31 †k wW‡m¤^i 2011 mv‡ji mgvß eQ‡ii Zvi cwß I c`vb wnmve wQj wbgic:

cwß I c`vb wnmve
31 †k wW‡m¤^i 2011 mv‡ji mgvß eQ‡ii Rb¨

cwßmgn	UvKv	c`vb mgn	UvKv
nv‡Z bM` (01-01-2011)	25,000	†kqv‡i wewb‡qvM	1,00,000
e¨vs‡K Rgv (01-01-2011)	35,000	Lv`¨ mvgMx µq	30,000
‡eZb †_‡K Avq	1,50,000	wWBfv‡ii †eZb	36,000
cvB‡fU cvKwUm †_‡K cvß	1,20,000	Mvox †givgZ	20,000
evox fvov †_‡K cwß	30,000	covïbv LiP	25,000
		wk¶‡Ki †eZb	18,000
		K¤úDUvi µq	40,000
		wPwKrmv LiP	7,000
		we`¨r Rvjvbx LiP	12,000
		gvQ gvsm wWg	10,000
		Avjgvix µq	15,000
		Dcnvi µq	7,000
		nv‡Z bM` (31-12-11)	40,000
	<u>3,60,000</u>		<u>3,60,000</u>

1.1.2011 Zwi‡L m¤ú` I `v‡qi DØË wQj wbgic:
Avmevecî- 25,000 UvKv hš¿cwZ 15,000 UvKv cvIbv`vi wnmve 12,000 UvKv|
31.12.11 Zwi‡L Ab¨vb¨ Z_¨vejx:
K) PjwZ eQ‡ii †eZb e‡Kqv 7,000 UvKv|
L) cvß ewo fvovi 2,500 UvKv ceeZx eQ‡ii Ges PjwZ mv‡ji e‡Kqv- 3,200 UvKv|
M) wWBfv‡ii †eZb e‡Kqv 2,400 UvKv

KiYxq:
1| Rbve AwRRÑGi PjwZ `v‡qi cwigvY wbYq Ki|
2| Rbve AwRRÑGi 31 †k wW‡m¤^i, 2011 Zwi‡L mgvß eQ‡ii Avq e¨q weeiYx c¯‘Z Ki|
3| D³ Zwi‡Li Rbve AwRRÑGi Aw_K Ae¯’vi weeiYx c¯‘Z Ki|

AvZ¥Kgms¯'vbgjK D‡`¨vM :

cwievi, mgvR Z_v iv‡ói Dbq‡bi Rb¨ †h †Kvb e¨w³ †QvU Lv‡Uv AvZ¥Kgms¯'vbgjK D‡`¨vM MnY Ki‡Z cv‡i| nvm-giMx cwZcvjb, grm¨ Pvl, Mevw` cï cvjb, †gŠgwQ Pvl, ZvZ I KwUi wkí BZ¨vw` cKí Mn‡Yi gva¨‡g Kgms¯'v‡bi m‡hvM mwó Kiv m¤e| †h †Kvb e¨w³B Gme AvZ¥Kgms¯'vbgjK D‡`¨vM MnY Ki‡Z cv‡i| AvZ¥Kgms¯'vbgjK cK‡íi mdjZv wbfi K‡i D‡`¨v³vi `¶Zv, †gav Ges wbfj wnmvei¶Y e¨e¯'v I `¶ e¨e¯'vcbvi Dci| wb‡g K‡qKwU cwievwiK AvZ¥Kgms¯'vbgjK cK‡íi Avq I e¨‡qi weeiY D‡jL Kiv n‡jv:

cKí-1: `» Lvgvi

cKí A_vq‡bi Drm:

	UvKv
wbR¯^ gjab	1,45,000
e¨vsK FY (16%)	1,50,000
†gvU	2,95,000

K) gjab wewb‡qvM:

weeiY	UvKv
cK‡íi ewlK BRviv e¨q	1,55,000
evQvimn 2wU Mvfxi µqgj¨	1,40,000
wewb‡qvMKZ †gvU e¨q	2,95,000

L) cwZcvjb e¨‡qi weeiY: (evrmwiK)

weeiY	UvKv
Mvfx cwZ ‰`wbK 4 †KwR `vbv`vi Lvevi, cwZ ‡KwR 20 UvKv (4×2×365×20)	58,400
Mvfx cwZ ‰`wbK 25 UvKvi Lo I Nvm (25×2×365)	18,250
evQi cwZ ‰`wbK 1 †KwR `vbv`vi Lvevi, cwZ ‡KwR 20 UvKv(1×2×365×20)	14,600
evQi cwZ ‰`wbK 15 UvKvi Lo I Nvm (15×2×365)	10,950
Jla I Avbmv½K LiP	5,000
ewlK †gvU e¨q	1,07,200

M) Lvgv‡ii Drcv`b I Avq: (evrmwiK)

weeiY	UvKv
Mvfx cwZ ^`wbK 10 wjUvi `a 50 UvKv `‡i (10×2×365×50)	3,65,000
†Mvei †_‡K Avq	15,000
eQi †k‡l evQvimn Mvfx wevmq †_‡K Avq (cwZwU 80,000×2)	1,60,000
ewlK †gvU Avq	5,40,000

N) Avq I e¨‡qi msw¶ß mvi

weeiY	UvKv	UvKv
†gvU Avq		5,40,000
ev`: wewb‡qvMKZ †gvU e¨q	2,95,000	
cwZcvjb e¨q	1,07,200	
e¨vsK F‡Yi m` (1,50,000×16%)	24,000	
		4,26,200
bxU gbvdv		1,13,800

cKí-2: grm¨ Lvgvi

cKí A_vq‡bi Drm:

	UvKv
wbR¯^ gjab	1,03,950
e¨vsK FY (16%)	2,00,000
†gvU wewb‡qvM	3,03,950

K) gjab wewb‡qvM:

weeiY	UvKv
ewlK wjR LiP	1,00,000
cKi ms¯<vi	20,000
wewb‡qvMKZ †gvU e¨q	1,20,000

L) evrmwiK wfwË‡Z GK GKi AvqZ‡bi cK‡i iB gvQ Pvl cK‡íi e¨‡qi weeiY

e¨‡qi weeiY	UvKv	UvKv
1) Avbmw½K LiP		
‡iwUbb (5 †KwR, 450 UvKv `‡i)	2,250	
Pb (100 †KwR, 20 UvKv `‡i)	2,000	
cwb c‡ekKib LiP	3,000	7,250
2) gv‡Qi ‡cvbv (20,000 wU, cwZwU 5 UvKv `‡i)		1,00,000
3) mvi c‡qvM:	20,000	
‰Re mvi (2000 †KwR, 10 UvKv `‡i)	1,200	
BDwiqv mvi (60 †KwR, 20 UvKv `‡i)	1,500	22,700
wU Gm wc (150 †KwR, 10 UvKv `‡i)		
4) gv‡Qi Lv`¨:	5,000	
mwilvi ^Lj (250 †KwR, 20 UvKv `‡i)	7,000	12,000
c¨v‡KURvZ Lvevi (70 †KwR, 100 UvKv `‡i)		
5) gRix:		15,000
cvnvix, Lv`¨ mieivn, mvi c‡qvM, AvMvQv `gb		
	2,000	
6) gvQ msMn LiP:	20,000	
cwb wb®<vkb	5,000	
‡R‡j LiP		27,000
wewea		1,83,950
†gvU e¨q		

M) Avq I e¨‡qi msw¶ß mvi:

weeiY	UvKv	UvKv
‡gvU Avq - gvQ weµq (3000 †KwR , 150 UvKv `‡i)		4,50,000
ev`: wewb‡qvMKZ †gvU e¨q	1,20,000	
cwiPvjbv e¨q	1,83,950	
e¨vsK F‡bi m` (200000× 16%)	32,000	
		3,35,950
bxU gbvdv		1,14,050

cKí-3: nvm-giMxi Lvgvi

cKí A_vq‡bi Drm:

	UvKv
wbR¯^ gjab	1,44,000
e¨vsK FY (15%)	6,00,000
‡gvU wewb‡qvM	7,44,000

K) gjab wewb‡qvM:

weeiY	UvKv
cKi wjR LiP	1,00,000
cKi ms¯<vi	10,000
giMxi N‡ii gj¨	1,20,000
nv‡mi N‡ii gj¨	1,20,000
gRix	30,000
wewb‡qvMKZ †gvU e¨q	3,80,000

L) nvm-giMxi †hŠ_ Pvl cK‡íi ewlK e¨‡qi weeiY:

weeiY	UvKv	UvKv
nv‡mi LiP:		
6 gvm eq‡mi 200wU nvm, cwZwU 100 UvKv `‡i	20,000	
nv‡mi Lv`¨ ‰`wbK 30 †KwR, 20 UvKv `‡i (30×20×365)	2,19,000	
nv‡mi Jla I Awbmv½K LiP	10000	2,49,000
giMxi LiP:		
giMxi ev"Pv (1 w`b eq‡mi 300 giMx, 60 UvKv `‡i)	18,000	
gMixi Lv`¨ (5000 †KwR, 15 UvKv `‡i)	75,000	
giMxi Lvev‡ii cwbi cvÎ gj¨	5,000	
Jla	7,000	
wewea	10,000	1,15,000
†gvU e¨q		3,64,000

M) nvm-giMxi †hŠ_ Pvl cK‡íi ewlK Av‡qi weeiY:

weeiY	UvKv	UvKv
nvm:		
wWg wemq - cwZ nvm eQ‡i M‡o 180wU, 6 UvKv `‡i (180×6×200)	2,16,000	
nvm wemq - cwZwU 250 UvKv `‡i (250×200)	50,000	
giMx:		2,66,000
wWg wemq - cwZ giMx eQ‡i M‡o 200wU, 6 UvKv `‡i (200×6×300)	3,60,000	
giMx wemq - cwZwU 200 UvKv `‡i (200×300)	60,000	
		4,20,000
eQi †k‡l nvm I giMxi Ni wemq		1,80,000
‡gvU Avq		8,66,000

N) Avq I e¨‡qi msw¶ß mvi:

weeiY	UvKv	UvKv
‡gvU Avq		8,66,000
ev`: wewb‡qvMKZ †gvU e¨q	3,80,000	
cwZcvjb e¨q	3,64,000	
e¨vsK F‡Yi m` (6,00,000×15%)	90,000	
		8,34,000
bxU gbvdv		32,000

KvR: Rbve Avkivd Avjxi GKwU cwiewiK `» Lvgvi Av‡Q| GwU Zvi cwiev‡ii `‡ai Pwn`v ci‡Yi cvkvcwk evowZ Av‡qi e¨e¯’v K‡i‡Q| Rbve Avkivd Avjxi Lvgv‡ii Z_¨vejx Dc¯’vcb Kiv njt Lvgvi Ni I Mvfxi gj¨ eve` gjab wewb‡qvM 80,000 UvKv, cwZ eQi AveZK Li‡Pi cwigvY 20,000 UvKv| c_g eQi `a I †Mvei wemq †_‡K Avq nq 25,000 UvKv, 2q eQi †_‡K 6ô eQi chš cwZ eQi `a, †Mvei I evQi wewµ †_‡K Avq nq 45,000 UvKv, 7g eQi †_‡K `a, †Mvei I Mvfx wemq †_‡K Avq nq 75,000 UvKv| G cK‡íi Rb¨ ewlK 15% m‡` 50,000 UvKv e¨vsK FY †blqv n‡q‡Q|

KiYxq: Rbve Avkivd Avjxi cKíwUi Avq-e¨‡qi msw¶ß mvi ^Zix K‡i mvZ eQ‡ii bxU gbvdv †ei Ki|

Abkxjbx

eû wbevPwb ck :

1| wnmvewÉv‡bi `wó‡Z cwiev‡i‡K we‡ePbv Kiv nqÑ
(K) gbvdv‡fvMx cwZôvb wn‡m‡e (L) Agbvdv‡fvMx cwZôvb wn‡m‡e
(M) gbvdv‡fvMx Pjgvb cwZôvb wn‡m‡e (N) Agbvdv‡fvMx Pjgvb cwZôvb wn‡m‡e

2| cwiev‡ii †ewkifvM †jb‡`b msNwUZ nqÑ
i) bM‡` ii) †P‡K iii) av‡i

wb‡Pi †KvbwU mwVK ?
(K) i (L) i I ii (M) iii (N) ii I iii

3| cwiewiK ev‡RU ^Zwi nqÑ
(K) m¤ve¨ Av‡qi wfwË‡Z (L) cKZ Av‡qi wfwË‡Z
(M) m¤ve¨ Avq I e¨‡qi wfwË‡Z (N) cKZ Avq I e¨‡qi wfwË‡Z

4| cwß-c`vb wnmv‡e wjwce× Kiv nqÑ
i) gjab RvZxq cwß ii) gbvdv RvZxq cwß iii) gbvdv RvZxq c`vb
wb‡Pi †KvbwU mwVK?
K) i L) i I ii M) ii I iii N) i, ii I iii

5| cwiewiK Avq-e¨q weeiYx‡Z wjwce× Kiv nqÑ
K) PjwZ eQ‡ii gbvdv RvZxq e¨q L) weMZ I PjwZ eQ‡ii gbvdv RvZxq e¨q
M) PjwZ I cieZx eQ‡ii gbvdv RvZxq e¨q N) weMZ, PjwZ I cieZx eQ‡ii gbvdv RvZxq e¨q

6| cwiewiK Aw_K weeiYx KqwU chv‡q c¯‘Z Kiv nq?
K) 02 wU L) 03wU
M) 04wU N) 05wU

7| †KvbwU cwiewiK gbvdv RvZxq e¨q?
i) ewoNi wbgvY
ii) mvB‡Kj µq
iii) m¤ú` i¶Yv‡e¶Y LiP
wb‡Pi †KvbwU mwVK?
K) ii L) iii M) i, ii N) i, iii

8| AvZ¥Kgms¯’vbgjK cK‡íi Øvivq Ñ
i) D‡`¨v³vi Kgms¯’vb nq ii) cwiev‡ii Kgms¯’vb nq iii) mgv‡Ri Kgms¯’vb nq
wb‡Pi †KvbwU mwVK ?
K) i L) i I ii M) ii I iii N) i I iii

9| AvZ¥Kgms¯’vbgjK cK‡íi mdjZv wbfi K‡iÑ
i) D‡`¨v³vi `¶Zvi Dci ii) wbfj wnmvei¶‡bi Dci iii) gjab wewb‡qv‡Mi Dci
wb‡Pi †KvbwU mwVK?
K) i L) ii
M) ii I iii N) i I ii

10| †KvbwU AvZ¥Kgms¯’vbgjK cK‡íi AwbqwgZ e¨qÑ
K) gvQ Pv‡li Rb¨ cKi BRviv LiP L) nvm-giMxi wPwKrmv LiP
M) `» Lvgv‡ii Mii Lvevi LiP N) cK‡íi cvnviv`v‡ii gRwi

11| cwiewiK ev‡RU c¯‘‡Zi c_g c`‡¶c †KvbwU ?

K. c‡qvRbxq `e¨w³i ZwjKvKiY| L. m¤úve¨ Avq wbaviY|

M. `e¨ ev †mevi gj¨ wbaviY| N. `e¨ ev †mevi Pwn`v I miei v‡ni Z_¨ msMnKiY|

12| cwiewiK Aww_K weeiYxi avc n‡jvÑ

i) bM`vb wnmve ii) cwß-c`vb wnmve iii) Avq-e¨q weeiYx

wb‡Pi †KvbwU mwVK?

K) i L) ii

M) i I ii N) ii I iii

mRbkxj ck :

1| 1jv Rvbqvwi 2012 Zww‡L Wv. gvnv`xi cwiewiK Ae¯’v wbgic:

ewoNi 10,00,000 UvKv, Avmevecî 90,000 UvKv, wewb‡qvM 10,000 UvKv, Mnbvcî 80,000 UvKv, nv‡Z bM` 3,000 UvKv Ges e¨vsK FY 6,000 UvKv|

Wv. gvnv`xi cwiewiK cwß I c`vb wnmve

31†k wW‡m¤^i 2012 mv‡ji mgvß eQ‡ii

cwßmgn	UvKv	cwi‡kvamgn	UvKv
nv‡Z bM` (1-1-10)	3,000	Lv`¨ mvgMx µq	60,000
†eZb	3,63,000	‰`bw›`b evRvi	1,20,000
wewb‡qv‡Mi m`	1,500	†Uwjwfkb µq	23,000
†ivMx †`‡L cwß	1,20,000	Le‡ii KvMR	3,500
		wk¶v LiP	28,000
		M¨vm, cwb, we`¨r	21,000
		e¨vs‡K ¯’vqx AvgvbZ	2,25,000
		DØË	7,000
	4,87,500		4,87,500

Ab¨vb¨ Z_¨vejx :

1. M¨vm, cwb I we`¨r LiP 1,500 UvKv e‡Kqv Av‡Q|
2. wewb‡qv‡Mi m` 1,000 UvKv cvIqv hvqwb|

K. Wv. gvnv`xi cwiewiK Znwe‡ji cwigvY wbYq Ki|

L. 31†k wW‡m¤^i 2012 Zww‡L mgvß eQ‡ii Zvi cwiev‡ii Avq e¨q weeiYx c¯‘Z Ki|

M. D³ Zww‡Li Wv. gvnv`xi cwiev‡ii Aww_K Ae¯’vi weeiYx ‰Zwi Ki|

2| Rbve Avnmvb nwee gv‡m 12,000 UvKv †eZ‡b GKwU †emiKvix cwZôv‡b PvKwi K‡ib| GQvovI wZwb GKwU K‡j‡R cvUUvBg †jKPvivi wn‡m‡e gv‡m 5,000 UvKv m¤§vbx cvb| 2012 mv‡ji 1 Rvbqvix Zvi 2,00,000 UvKv Ges wWwcGm G Rgv 1,00,000 UvKv| D³ eQ‡i Zvi cwiev‡ii Ab¨vb¨ †jb‡`b wbgic:

Lv`¨mvgMx µq 30,000 UvKv| ewofvov c`vb 50,400 UvKv| ^`bw›`b evRvi LiP 24,000 UvKv| Avmevecî µq 15,000 UvKv| gw` I gwbnwi wej 2,500 UvKv| Mnbv µq 60,000 UvKv| wW‡cwRU †cbkb w¯‹‡g Rgv 15,200 UvKv|

K. DÏxcK n‡Z Rbve Avnmvb nwe‡ei cwievwiK Znwe‡ji cwigvY wbYq Ki|
L. Rbve Avnmvb nwe‡ei cwiev‡ii mgvcbx bM` Znwe‡ji cwigvY wbYq Ki|
M. Dch³ Z‡_¨i Av‡jv‡K D³ cwiev‡ii Avq DØË ev NvUwZ wbYq Ki|

3| GK weNvi GKwU cK‡i grm¨ Pvl cK‡í 1 eQ‡i wb¤wjwLZ Avq e¨q n‡q‡Q

cK‡ii ewlK wjR I ms¯‹vi LiP	20,000
gv‡Qi †cvbv µq	4,000
Pb µq cwZ †KwR 10.00 UvKv `‡i 40 †KwR	
‰Re mvi cwZ †KwR 5.00 UvKv `‡i 100 †KwR	
A‰Re mvi cwZ †KwR 10.00 UvKv `‡i 10 †KwR	
Pv‡ji Kov cwZ †KwR 5.00 UvKv `‡i 500 †KwR	
mwilvi ^Lj cwZ †KwR 15.00 UvKv `‡i 100 †KwR	
cvnvov I i¶v‡e¶Y Kv‡Ri wb‡qwRZ kwg‡Ki †eZb	15,000
cwb †mP	2,000
gvQ aivi LiP	2,500
wewea LiP	3,000

cKíwUi Rb¨ 15% nvi m‡` 1 j¶ UvKv e¨vsK FY †blqv n‡q‡Q|

K. cK‡í †gvU KZ UvKv wewb‡qvM Kiv n‡q‡Q ?
L. gvQ Pvl cK‡í 1,000 †KwR gvQ Drcv`b n‡j cK‡íi †gvU e¨q wbaviY Ki|
M. cwZ †KwR 150 UvKv `‡i weµq Kiv n‡j cK‡íi wbU gbvdv KZ?

4| gwbKM‡Äi bqbZviv Zvi ¯^vgxi mnvqZvq Pvi eQi †gqv`x GKwU cwievwiK `» Lvgvi ¯’vcb K‡ib| Zvi Lvgv‡ii wewb‡qvM I Ab¨vb¨ Z_¨ewj wb‡¤ Dc¯’vcb Kiv n‡jv :

†Mvqvj Ni I Mvfxi gj¨ eve`	1,25,000 UvKv
Levic Î, cwbi cvÎ, evjwZ, †`vnb hš¿ µq	14,000 UvKv
‡Mv-Lv`¨, wPwKrmv I Avblw½K LiP eve` cwZ eQ‡ii Rb¨	40,000 UvKv
1g eQ‡i Avq	1,00,000 UvKv
2q I 3q eQ‡i Avq	1,50,000 UvKv
4_ eQ‡i Avq	70,000 UvKv
cKí †k‡l Mvfx I evQi weµq eve` Avq	1,20,000 UvKv

D³ cK‡íi Rb¨ 15% mij m‡` ¯’vbxq GbwRI n‡Z 1 (GK) j¶ UvKv FY †bqv n‡q‡Q Ges cKíwU exgvKi‡Y †gvU 5,000 UvKv exgv †mjvgx cwi‡kva Kiv n‡qwQj|

K. cKíwU‡Z bqbZviv wewb‡qvMKZ †gvU gj¨ab KZ ?
L. D³ cK‡íi †gvU AveZK e¨q wbYq Ki|
M. †gqv` †k‡l D³ cKí n‡Z bqbZvivi wbU jv‡fi cwigvY wbYq Ki|

mgvß

২০১৩
শিক্ষাবর্ষ
৯,১০–হিসাববিজ্ঞান

শিক্ষা ও জ্ঞান অর্জনের মাধ্যমেই জীবনে সাফল্য অর্জন করতে হবে
– মাননীয় প্রধানমন্ত্রী শেখ হাসিনা

আত্মবিশ্বাস সাফল্যের চাবিকাঠি

২০১০ শিক্ষাবর্ষ থেকে সরকার কর্তৃক বিনামূল্যে বিতরণের জন্য

মুদ্রণে :